

**MINISTRY OF SCIENCE AND HIGHER EDUCATION OF THE
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"North Caucasus Federal University"**

**GUIDELINES
FOR COMPLETING PRACTICAL WORK
IN THE DISCIPLINE "LEGAL AND FINANCIAL LITERACY"
for students majoring in 31.05.01 General Medicine**

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CONTENT

<u>INTRODUCTION</u>	3
<u>SECTION 1. LEGAL LITERACY</u>	6
<u>PRACTICAL LESSON 1.1. THE CONCEPT AND MAIN CATEGORIES OF THE STATE</u> <u>.....</u>	6
<u>PRACTICAL LESSON 1.2. CONCEPT AND BASIC CATEGORIES OF LAW.</u> <u>LEGAL CONSCIOUSNESS AND LEGAL CULTURE</u>	8
<u>PRACTICAL LESSON 2. CONSTITUTIONAL LAW OF THE RUSSIAN FEDERATION</u> <u>.....</u>	10
<u>PRACTICAL LESSON #3. CIVIL LAW</u>	12
<u>PRACTICAL LESSON #4. FAMILY LAW</u>	15
<u>PRACTICAL LESSON #5. LABOR LAW</u>	19
<u>PRACTICAL LESSON #6. ADMINISTRATIVE LAW. LEGAL BASIS</u> <u>FOR INFORMATION PROTECTION</u>	21
<u>PRACTICAL LESSON #7. CRIMINAL LAW</u>	24
<u>PRACTICAL LESSON #8. ENVIRONMENTAL LAW</u>	26
<u>RECOMMENDED REFERENCES FOR SECTION 1.</u>	28
<u>2. FINANCIAL LITERACY</u>	79
<u>PRACTICAL LESSON #9. THE ESSENCE OF FINANCIAL LITERACY.</u> <u>PERSONAL FINANCIAL PLANNING AS A WAY TO INCREASE THE</u> <u>WELFARE OF AN</u> <u>INDIVIDUAL AND A FAMILY</u>	85
<u>PRACTICAL LESSON #10. SAVINGS</u>	86
<u>PRACTICAL LESSON #11. LOANS AND LOANS</u>	87
<u>PRACTICAL LESSON #12. SETTLEMENTS AND PAYMENTS</u>	88
<u>PRACTICAL LESSON #13. STOCK MARKET</u>	89
<u>PRACTICAL LESSON #14. INSURANCE</u>	90
<u>PRACTICAL LESSON #15. TAXES AND TAXATION ...</u>	91
<u>PRACTICAL LESSON #16. FUNDAMENTALS OF ENTREPRENEURSHIP</u> <u>.....</u>	92
<u>RECOMMENDED REFERENCES FOR SECTION 2.</u>	102

INTRODUCTION

The purpose of discipline *Legal and financial literacy* is to master legal, financial, and economic concepts that reflect key areas of legal and financial relations, develop students' legal and financial literacy skills, practical skills, and competencies that enable them to effectively interact with a wide range of legal and financial institutions, and develop students' understanding of the real potential of law and legal regulation in addressing social, economic, and political issues, as well as an appreciation of the need for effective personal financial management. This course will enable students to better navigate current legal and financial issues that arise on a daily basis and find optimal solutions for each individual.

Objectives of the discipline in the area of *legal literacy* consist of:

- to lay the theoretical foundations of legal knowledge;
- to promote understanding of law as one of the most important social regulators of public relations;
- develop the ability to navigate through a complex system of current legislation and correctly apply legal norms in specific situations;
- teach students to analyze legislation and the practice of its application.

Objectives of the discipline in part *financial literacy*:

- understanding the basics of financial literacy, developing knowledge on the main categories and concepts in the field of personal financial planning, savings, lending, payments and settlements, financial markets, taxation, and entrepreneurial activity;
- mastering the basic conceptual apparatus in the field of financial literacy, methods and techniques for making and implementing financial and investment decisions;
- gaining practical skills in developing personal financial plans, the use of digital resources and technologies in the field of savings, lending, payments and settlements, and investment.

As a result of mastering the discipline "*Legal and financial literacy*" the student must have formed the following competencies:

Code, wording competencies	Code, indicator formulation	Planned learning outcomes by discipline (module), characterizing the stages formation of competencies, indicators
UK-2 Able to define a range of tasks V within the framework of the set goals and choose optimal methods their solutions,	ID-1 UK-2 formulates the project goal, defines totality interconnected tasks that ensure her achievement and determines the expected results of the solution	Defines the purpose of the project; identifies and characterizes the stages of solving interrelated problems based on the current legal norm; analyzes theoretical problems d For

based on legal, existing restrictions current normal resources and	tasks	achieving expected results.
	ID-2 UK-2 develops a plan actions to solve the project's problems, choosing the optimal way to solve them, based on current legal regulations and available resources and restrictions	Chooses optimal methods solutions tasks based on from current legal normal, available resource and limitations.
	ID-3 UK-2 provides execution project in accordance with established goals, deadlines and costs, based on from current legal normal, existing resources and constraints, including the use of digital tools.	Logically justifies the need to complete the project in accordance with established goals, deadlines and costs; develops and formalizes the project using digital tools based on from current legal normal, available resources and limitations.
UK-10. Capable make reasonable decisions economic decisions in various fields life activities	ID-1 UK-10 Understands the basics principles of the economy functioning of the economy and economic development, goals and forms of state participation in the economy	Applies in practice knowledge of the fundamentals of the behavior of economic agents, the principles of market exchange and the patterns of functioning of a market economy, the principles of economic analysis for decision-making, indicators of socio-economic development and growth, resource and environmental constraints development, understands necessity long-term sustainable development, essence and functions entrepreneurial activities and risks associated with them, features of private and public entrepreneurship, innovative activities.
	ID-2 UK-10 Applies methods of personal economic and financial planning to achieve current An long-term financial goals	Based on the knowledge of the main types of personal income, expenses, including mandatory ones, uses dprinciples of personal financial planning and managing a personal budget; assesses their rights to tax benefits, pensions and social benefits, manages a personal budget, including using software products, solves typical problems in the area of personal economics and financial planning, arising at different stages of the life cycle.
	ID-3 UK-10 Uses financial tools for management personal finances, controls own economic and financial risks	Realizing types And sources occurrence economic An financial risks for the individual, ways to reduce them, uses sources of information on rights and responsibilities consumer financial services, analyzes terms of financial products and

		provisions of agreements with financial institutions, evaluates individual risks, including the risk of becoming a victim of fraud, and manages them.
UK-11 Capable of forming an intolerable attitude towards corrupt behavior	ID-1 UK-11 familiar with current legal norms that ensure the fight with corruption in various areas life activities, with ways prevention corruption and formations intolerant attitude towards her;	reproduces the main provisions of the anti-corruption legislation; lists types legal responsibility for corruption. Analyzes legal standards for assessing corruption situations; highlights key methods prevention corruption. Demonstrates understanding of mechanisms formations intolerant relationship To corrupt behavior.
	ID-2 UK-11 warns corrupt risks V professional activities; excludes intervention V my Professional activity V cases inclination to corrupt offenses	Describes typical corruption risks in the professional sphere; formulates the procedure for action in the event of an attempt to incite corruption. Applies algorithms warnings corrupt risks; recognizes hidden forms of interference in their activities. Argues the legality of refusing to participate in corruption schemes; implements a strategy to protect their professional rights.
	ID-3 UK-11 interacts in society On basis intolerant relationship To corruption.	Defines the ethical and social principles anti-corruption behavior; names the authorities responsible for combating corruption. Builds communication with colleagues based on the ethics of intolerance to corruption; reports corruption facts within the law. Has a strong civic culture behavior; demonstrates readiness for collective counteraction to manifestations of corruption.

SECTION 1. LEGAL LITERACY

The main types of academic activities are practical classes. The course requires students to actively study primary and secondary literature and complete written assignments.

PRACTICAL LESSON 1.1. THE CONCEPT AND BASICS CATEGORIES OF THE STATE

Target -to form in students a system of concepts about the essence and forms of the state; to understand the basic characteristics of the concept of "power"; to develop the ability to determine the range of tasks within the framework of the set goal and to choose the optimal ways to solve them, based on current legal norms, available resources and limitations.

As a result of studying the topic, the student:

Defines the principles, features and stages of the emergence of the state, analyzes the theories of the origin of the state and examines the structure of the form of the state, analyzing theoretical and practical problems of state studies

Classifies the characteristics and stages of the emergence of the state; identifies the characteristics of its emergence, taking into account the rules of social interaction based on an intolerant attitude toward corruption.

Logically justifies the need to use skills in mastering legal norms in professional and social activities, based on current legal norms, available resources and limitations.

Organizational form of the lesson :practical lesson in the traditional form, interview, completion of individual creative tasks.

Relevance of the topic

The question of the origin of the state is a controversial issue. The plurality of opinions is largely due to objective causes of the emergence of states. Scholars identify a wide variety of preconditions and factors that influenced the disintegration of primitive society and the emergence of statehood among specific peoples (socioeconomic, military-political, natural and climatic, etc.). Furthermore, there are significant differences between the emergence of states in the East, where the "Asiatic mode of production" became widespread, and in ancient states (Athens, Rome). At the same time, the theory of state and law, based on modern scientific data, formulates certain general patterns of the disintegration of primitive society and the emergence of the first states.

Theoretical part

When approaching this topic, it's important to remember the historical nature of the state. It hasn't always existed, and its emergence is linked to the development of man and society. When preparing the first question, students should define society and the state, and also understand that every

The state possesses such a characteristic as authority. The essence of authority relations should be explored. Any state is characterized by a number of other characteristics, and to clarify the essence of the state, these must be considered. A key issue for understanding many legal problems is the need to separate state power into three "branches": legislative, executive, and judicial. Students must understand the relationship between these "powers." The state performs various functions, which must be characterized. Next, it is necessary to analyze the concept of "form of government." The form of the state is the fundamental methods of organizing, structuring, and exercising state power. Analyzing this concept requires answering the following questions: who rules in society and how, how government bodies are structured and operate, how the population in a given territory is united, how it is connected to the state, and by what methods is state power exercised. It should be kept in mind that the functions of the state are inextricably linked to its social essence and form. In concluding this topic, students should explore the characteristics of a state governed by the rule of law.

Questions and tasks ***Issues to be discussed***

1. Concept, essence and types of state.
2. State power as a special type of social power.
3. Form of government: form of government, state structure, political regime.
4. Functions and mechanism of the state.
5. The concept and characteristics of the rule of law and civil society.

Tasks for developing and monitoring competency acquisition

1. What periods did primitive society go through in its development? Tell us about them.
2. What is primitive communal democracy? How was it implemented? public power under the tribal system?
3. How did the development of social production proceed under the clan system? building?
4. What name were the norms of primitive society given? Why?
5. What is the essence of the Neolithic Revolution? What changes did it lead to? What led to the transition from an appropriating economy to a producing one in public life?
6. What factors underlay the origin of the state in different peoples?
7. Tell us about the main reasons for the emergence of the state.
8. What are the points of view on forms in legal literature? The emergence of the state? Tell us about them.
9. How did thinkers of different times and peoples explain the origin of the state?

10. What is the essence of each theory of origin? states? Tell us about them.

Task 1. Create a table: «The Main Theories of the Emergence of the State»

Tasks 2. Create a diagram of “Stages of state development”.

Topics of the reports:

1. Paths and forms of the emergence of the state.
2. State power in early class societies.
3. The "crisis" theory of the origin of the state.
4. The main features of states of the eastern type.
5. Alternative approaches to the typology of states.
6. Non-typical forms of government in the modern state.

PRACTICAL LESSON 1.2. CONCEPT AND BASIC CATEGORIES OF LAW. LEGAL CONSCIOUSNESS AND LEGAL CULTURE

Target -to form students' initial ideas about legal theory, legal forms, legal relationships, and lawmaking; to develop the ability to identify a range of tasks within the framework of a set goal and select optimal solutions based on current legal norms, available resources, and limitations.

As a result of studying the topic, the student:

Defines the foundations, principles, and specific features of the process of forming the legal system of the Russian Federation; analyzes laws and regulations to prevent corruption risks in professional activities, and eliminates incentives for corruption offenses.

Logically justifies the need to use legal norms in professional and social activities, based on current legal norms, available resources and limitations.

Organizational form of the lesson: practical class in the traditional form, interview, completion of individual creative tasks.

Relevance of the topic

Despite the vast number of definitions of law, no single interpretation can capture the full depth, complexity, and multifaceted nature of the phenomenon under consideration. Therefore, in the author's opinion, those scholars who consider law in its broad and narrow meanings are undoubtedly correct. In its broad (general social) meaning, law is a socially determined measure of personal freedom, the individual's ability to act freely in society, determined by taking into account freedom of will, freedom of choice, the interests of other individuals, social justice, and equality.

Therefore, law in its broad (general social, pluralistic) meaning is close in its

meaning to the concept of “natural law”, which also stems from the immanent human need for freedom, justice and equality.

According to some authors, law in the general social (broad) sense (in addition to natural law) should include the rights of public associations, expressed through corporate norms. In the narrow (legal, monistic) sense, law is a system of norms (rules of conduct) established or sanctioned by the state, through which social relations are regulated and participants in these social relations are granted legal rights to perform certain actions.

Law in the narrow (legal) sense is divided into law in the objective and subjective senses. Law in the objective sense (objective law) is a system of generally binding rules (norms) expressing the will of the state, aimed at regulating social relations and protected in the event of violation by the force of the state apparatus. Law in the subjective sense (subjective law) is the authority vested in a specific individual, based on objective law.

Objective law is called positive law because it is established or sanctioned by the state, is protected by it, and is enforced by state coercion.

In turn, subjective law is determined by the norms of objective law, that is, it is derived from it. Thus, objective and subjective law, despite their different essences, are inseparably united and form law in the legal (narrow) sense.

Theoretical part

The topic should begin with a description of the concept of law and its principles, and conclude with a discussion of the concepts and functions of law. In preparation for the second question, students should analyze the Russian legal system, clarify the relationship between legal institutions and branches and subbranches of law, and finally define a legal norm and describe its structure. They should then move on to the concept and classification of normative legal acts. This question requires defining normative legal acts and classifying them by legal force, adoption procedure (specifics), jurisdiction, and subject matter. Next the student must examine and provide a detailed description of the concept, principles, and types of lawmaking. Then move on to the structure of legal relations. The study of the topic concludes with a consideration of offenses and legal liability. Particular attention must be paid to the essence of the offense, the characteristics of the offense, classification of offenses, legal liability and its types.

Questions and tasks

Issues to be discussed

1. The concept, principles and functions of law.
2. The Russian legal system. The legal norm, its structure. The institution of Law. Branch of law. Forms (sources) of law.
3. Regulatory legal acts, their classification.
4. Lawmaking.
5. The concept and types of legal relations.
6. Offences and legal liability.

Tasks for developing and monitoring mastery of competencies

1. What are the characteristics of social norms in primitive society?
2. What changes in the regulatory system occurred during the transition to a producing economy?
3. What are the reasons for the emergence of law?
4. What approaches to the issue of the relationship between state and law?
5. How do the state and the law interact? How is their relative independence manifested?
6. How thinkers of different times and peoples explained the origin of law?
7. What is the essence of each theory of the origin of law?

Tell us about them.

Task 1. How do you understand the Roman proverb "legality is the foundation of the state"? (in writing).

Task 2. Students are invited to develop group author projects accompanied by presentations on the following topics:

1. Contradictions between law and morality and ways to overcome them.
2. Separation of powers as a principle of the rule of law.
3. Mutual responsibility of the state and the individual as a principle of the rule of law.
4. Legality and law and order in modern society.

PRACTICAL LESSON 2. CONSTITUTIONAL LAW OF THE RUSSIAN FEDERATION

Target -to form in students the concept of the Constitution, its structure and meaning, about the federal form of government and its specifics in Russia, about the bodies of state power in the Russian Federation, the procedure for their formation and their functions.

As a result of studying the topic, the student:

Defines the provisions of the Constitution of the Russian Federation in terms of the foundations of then constitutional system, the rights and freedoms of man and citizen
Classifies regulatory legal acts in the field of organization and implementation of state power

Logically justifies the need to use skills in

in the format of the specifics of the formation of government bodies, observing the rules of public interaction based on an intolerant attitude towards corruption

Organizational form of the classes: practical class in the traditional form, interview, completion of individual creative tasks.

Relevance of the topic

A comprehensive study of the relationship between constitutional law and politics, predetermined by the nature of the relations regulated by this branch of law, the specifics of its objects, and the regulatory means it utilizes, is important for understanding the place of constitutional law in the Russian legal system, its role, and its significance not only in the legal sphere but also in political processes. Hence, the relevance of the dissertation topic and the approaches it proposes to address it are clear.

Constitutional law, which focuses on power relations, primarily regulates political activity and the relationships between its participants. It is designed to organize politics and create rules for all actors in power relations, including defining their legal capabilities and the limits of their rights and powers. Demonstrating how constitutional law formalizes politics in its norms is one of the pressing tasks of constitutional law scholarship and this study. This is one aspect of the problem of the relationship between constitutional law and politics.

Theoretical part

When approaching this topic, it's important to remember the historical nature of the state's development. When preparing the first question, it's important to define the constitution and clarify its essence and purpose. The development of constitutionalism in Russia should be explored. Attention should be paid to the evolution of Russian constitutions from the 1918 Constitution of the RSFSR to the 1993 Constitution of the Russian Federation, highlighting the main features of the 1993 Constitution of the Russian Federation.

Next, we analyze the concept of constitutional system and examine its constituent elements (democracy, the legal, secular, and social nature of the state, federalism, republican government, sovereignty, the protection and safeguarding of human rights and freedoms, and the protection of all forms of property). When examining the President of the Russian Federation, it is necessary to characterize the constitutional and legal status. When characterizing the branches of government, special attention should be paid to the constitutional and legal status of the Federal Assembly of the Russian Federation, the Government of the Russian Federation, and the court system.

When presenting the issue of local self-government, it is necessary to define the concept of local self-government, its evolution in the history of Russia, to characterize the legal basis of local self-government at the present stage, the forms of implementation of local self-government by citizens of the Russian Federation,

Features of local self-government in Russia and the system of local self-government bodies in the Russian Federation.

In addressing the question of an individual's legal status, in addition to defining constitutional and legal status, it's important to examine its elements. It's recommended that the classification of rights and freedoms begin with a clarification of the difference between rights and freedoms, as well as between human rights and civil rights.

When discussing Russian citizenship, it's important to address the question of what citizenship is, how this political and legal connection between an individual and the state arises, the difference between citizenship and allegiance, and the cases and procedures for terminating citizenship. The question concerns the electoral system.

It is necessary to introduce the concept of the electoral system and elections, to clarify the principles of Russian electoral law, and to examine the types of electoral systems. To conclude this topic, students should examine the electoral process in the Russian Federation.

Questions and tasks

Issues to be discussed

1. Fundamentals of the constitutional system.
2. The President of the Russian Federation.
3. Federal Assembly. Government of the Russian Federation.
4. Judicial power. Local self-government.
5. Legal status of a person: concept, structure.
6. Citizenship: concept, basis and procedure for its acquisition.

Tasks for developing and monitoring mastery of competencies Task

1. Students are invited to develop group author projects accompanied by presentations on the following topics:
1. The system of government bodies in the Russian Federation.
 2. The law-based state and civil society.
 3. Political rights and freedoms.
 4. Economic, social and cultural rights and freedoms.
 5. The main duties of a person and citizen.

PRACTICAL LESSON #3. CIVIL LAW

Target -to form a holistic understanding of the concept and content of civil legal relations, key characteristics of their participants.

As a result of studying the topic, the student:

Defines the range of tasks in the field of civil law of the Russian Federation; identifies the optimal way to solve them, based on current civil law norms and available resources and limitations

Navigate the civil law system legislation and regulatory legal acts; identifying the features of current legal norms and available resources and limitations

Logically justifies the necessity of possessing skills

the use of civil law norms in professional and social activities, based on current legal norms, available resources and limitations

Organizational form of the classes: practical class in the traditional form, interview, completion of individual creative tasks.

Relevance of the topic

The adoption of the new Civil Code of the Russian Federation and its subsequent modernization in the context of the formation of new market relations that have been taking place over the past quarter century have made it possible to bring civil legislation closer to the needs of the rapidly developing civil turnover in Russia.

At the same time, the rapid renewal of civil legislation, the need to develop sustainable law enforcement practices, and the emergence of a number of new civil law institutions require the development of new approaches to improving the effectiveness of legal regulation of market relations and ensuring the rights and legitimate interests of citizens and legal entities.

Individual chapters of this textbook are devoted to the analysis of the most important legal issues in civil law. Successful interpretation and application of civil law requires understanding the essence of the ideology of modernizing civil legislation and clarifying the boundaries of the subject matter and method of civil law as an independent branch of legislation.

When exploring the concept and essence of civil law, it is impossible to limit oneself solely to its differences from public law.

Equally important is the study and identification of common phenomena and characteristics of private and public law norms, as well as methodologies for interpreting sources of civil law. Issues concerning the legal status of subjects of civil legal relations and their relationship to the concept of "legal personality" require clarification, including the legal status of individual entrepreneurs and heads of peasant (farm) holdings, as well as certain issues concerning the civil status of public entities.

The emergence of new objects of civil rights and their involvement in civil circulation requires a thorough analysis of the legal regime of digital rights, unified real estate complexes, and unfinished construction projects.

Theoretical part

It is necessary to examine, understand, and analyze the concept of "civil legal relationship." A civil legal relationship is a volitional property or personal non-property relationship, regulated by civil law, in which its participants are legally bound by mutual subjective rights and obligations. In analyzing the concept, it is necessary to identify its constituent parts that synthesize the above-mentioned definition of the term (the presence of subjects of legal relations, subjective rights and obligations of the participants that ensure the implementation of the legal norm, the volitional element of legal relations); briefly characterize the subjects of civil legal relations, objects and content; classify legal relations on various grounds (property and non-property; absolute and relative; real and obligatory; simple and complex; fixed-term and indefinite).

In concluding this topic, students should characterize individuals as subjects of civil legal relations. The legal personality of individuals, i.e., the ability to have civil rights and bear obligations, which arises at birth, is not without exception. For example, paragraph 2, part 1, article 1088 of the Civil Code of the Russian Federation regulates the right of an unborn child born after the death of the victim to compensation for damages.

In conclusion, students should explain the concept of civil capacity, characterizing its elements (contractual capacity and tort capacity) and its types (incapacity – children under 6 years of age; legal capacity of minors – from 6 to 14 years of age; partial legal capacity – from 14 to 18 years of age; full legal capacity – from 18 years of age). It is necessary to describe cases of full legal capacity before the age of 18 (emancipation), as well as the grounds and methods for limiting full legal capacity (only by a court decision in cases of mental developmental pathology that impede understanding and control of a person's actions, as well as placing a family in a difficult financial situation due to a citizen's abuse of alcohol and drugs).

Particular attention should be paid to examining and understanding the concept of "legal entity," as students, along with the general public, tend to misinterpret this term. It is essential to examine the creation and termination of a legal entity, as well as its legal personality.

Students must explain the concept of civil legal capacity, describing its elements (contractual capacity and tort capacity) and its types (incapacity - children under 6 years of age; legal capacity of minors - from 6 to 14 years of age; partial legal capacity - from 14 to 18 years of age; full legal capacity - from 18 years of age). It is necessary to describe cases of full legal capacity before the age of 18 (emancipation), as well as the grounds and methods for limiting full legal capacity (only by a court decision in cases of mental developmental pathology that impede understanding and control of a person's actions, as well as placing a family in a difficult financial situation due to a citizen's abuse of alcohol and drugs).

Particular attention should be paid to examining and understanding the concept of "legal entity," as students, along with the general public, tend to interpret this term completely incorrectly. It is necessary to consider the issue of the emergence and termination of legal personality.

Questions and tasks
Issues to be discussed

1. The concept, content and types of civil legal relations.
2. Individuals and legal entities.
3. Objects of civil legal relations.
4. Grounds for the emergence, change and termination of civil legal relations.
5. Exercise of civil rights and fulfillment of duties.
6. Right to defense.
7. Civil liability.
8. Terms in civil law.

Tasks for developing and monitoring mastery of competencies

1. The concept of property rights. Forms of property rights. Procedure of acquisitions.
2. The concept of an obligation. The emergence and fulfillment of an obligation. Liability for breach of obligations.
3. Parties to the obligation.
4. The concept and types of inheritance.
5. Inheritance by law. Inheritance by will.

Task 1. Describe the features of civil rights and their implementation responsibilities.

Task 2. Report on the topic:

1. Property rights in the modern world.
2. Liability for termination of obligations. Termination obligations.
3. Protection of the honor and dignity of the individual by the Russian state (civil procedural aspect).

PRACTICAL LESSON #4. FAMILY LAW

Target -to develop students' understanding of family law as about the branch of law; studying the structure of family legal relations and their subject composition, developing students' knowledge about marriage and family from the point of view of legal science, the procedure for its conclusion and termination.

As a result of studying the topic, the student:

Determines the range of tasks in the
field of formation of family

legislation of the Russian Federation; selects optimal solutions to family law issues based on current legal norms, adhering to the rules of public interaction and maintaining a zero-tolerance attitude toward corruption.

Navigate the system of family law and regulatory legal acts; identifying the specifics of current legal norms and available resources and limitations

Logically substantiates the need for an intolerant attitude towards corrupt behavior in family and legal relations

Organizational form of the lesson: practical class in the traditional form, interview, completion of individual creative tasks.

Relevance of the topic

Family law regulates a special type of social relationship—family relations—that arise from marriage and family membership. Family relations constitute one of the most important aspects of a person's life, where their essential interests are realized.

Global changes in social relations over the past century and a half have had a significant impact on the family, its size, structure, and functioning. In most developed countries, including Russia, fundamental family values are being disrupted: divorce rates, remarriages, and family conflicts are increasing, the birth rate is declining, children are being born and raised in non-standard marriages, and the number of single-parent children, children born out of wedlock, and children left without parental care is steadily increasing.

Domestic violence, hooliganism, and drunkenness are becoming increasingly common, while drug addiction and prostitution are on the rise. These negative social phenomena, despite legal resistance, leave their mark on families and destroy relationships. This demonstrates the imperfection of traditional mechanisms for regulating family relations and, ultimately, leads to legal insecurity for family members and the family as a whole.

This allows us to legitimately speak about the crisis of the family as a social institution and contributes to the development and improvement of national and international family law in the 20th century.

Modern family law, as an independent branch of law, is an integral part of the Russian legal system and, together with state, civil, administrative, criminal, procedural, and other branches of law, constitutes an internally coherent unity. However, the degree of interaction between these branches of law and family law has been insufficiently studied.

Due to the absence of a definition of family in Russian Family Law and the varying interpretations of its nature and characteristics in several branches of law (civil, housing, labor, and social security law), proposed definitions of family are not always unambiguous. Therefore, there is an urgent need to legally enshrine the concept of "family" in a manner that would have universal significance.

The issues of legal capacity of family members are also relevant. Thus, the rights and obligations of family members in relation to each other are enshrined

In the Family Code, general relations with government agencies (in the areas of labor, pensions, housing, education, and healthcare) are regulated by various branches of legislation. However, the code does not define the concepts of family legal capacity and legal competence, and these concepts are understood ambiguously in various branches. Therefore, it is necessary to develop a unified regulatory act covering all family relationships and family relations with the state, one that can impact family stability, energize, and consolidate families.

The relevance of this research, in addition to the family's current crisis, is also driven by the inherent needs of developing family law. Following the adoption of the 1995 Family Code, theoretical research in family law has intensified, examining individual institutions within the field, many of which are controversial. Discussions center on the subject matter of family and civil law, the relationship between family and civil law, whether family law is classified as private or public law, family law methods, and many other theoretical and practical issues. At the same time, it is openly acknowledged that the theoretical aspects of family law remain underdeveloped.

Theoretical part

The topic provides a general idea of family law as one of the branches of the legal system.

To gain a proper understanding of family law, it's important to examine its subject matter and methods. It's also important to compare it with other branches of law. Define family law.

The family law system should be examined, paying attention not only to Russian legislation but also to international instruments ratified by the Russian Federation as the successor to the USSR. This issue also addresses civil status acts; it is necessary to define the concept of civil status acts and their types.

It is necessary to define the principles and functions of family law, classify and analyze them.

When considering family legal relations, one should pay attention to their classification into personal (non-property) and property, and also recall the already studied concept of legal facts and their classification.

It is necessary to determine what is meant by family rights and family responsibilities, and what time limits exist in family law.

When studying this topic, it is also necessary to consider the concept of marriage as it is defined in various educational literature, as the concept of marriage is absent from the Family Code. Next, it is necessary to examine the conditions for marriage (Articles 12-14 of the RF Family Code), followed by the procedure for concluding the marriage (Article 11 of the RF Family Code). The medical examination of persons entering into marriage should also be considered. For a more convenient review of the issues on this topic, it is recommended to refer to the annotated Family Code.

Chapter 4 of the Family Code of the Russian Federation attention should be paid to limitations on the husband's right to file a divorce petition (Article 17 of the Family Code of the Russian Federation), as well as the issues resolved by the court when rendering a divorce decision (Article 24 of the Family Code of the Russian Federation). The issue of invalidity of marriage is addressed in Chapter 5 of the Family Code of the Russian Federation. When considering this issue, particular attention should be paid to those persons who have the right to demand annulment of a marriage (Articles 2 and 8 of the Family Code of the Russian Federation), as well as to the circumstances that eliminate the invalidity of a marriage.

Section 3 contains four chapters of the Family Code (6, 7, 8, and 9). First, it is necessary to examine the concept of "spousal property regime" and its types. Chapter 7 of the RF Family Code is devoted to the legal regime of spousal property, with particular attention paid to Article 36 of the RF Family Code—the property of each spouse. Chapter 8 of the RF Family Code is devoted to the contractual regime of spousal property. When studying this issue, special attention should be paid to such a relatively new concept for Russia as the prenuptial agreement, especially its content (Article 42 of the RF Family Code). Chapter 9 of the RF Family Code is devoted to the spouses' liability for obligations.

The rights and duties of parents in relation to children (Section 4 of the RF Family Code), special attention should be paid to establishing the origin of children (Chapter 10 of the RF Family Code), as well as the rights of minor parents in relation to their children (Article 62 of the RF Family Code).

Questions and tasks

Issues to be discussed

1. General provisions: family legislation, implementation and protection of family rights.
2. Conclusion and termination of marriage.
3. Rights and responsibilities of spouses.
4. Rights and responsibilities of parents and children.
5. Maintenance obligations of family members.
6. Forms of education of children left without parental care.

Tasks for developing and monitoring mastery of competencies

1. Marital and family law and legislation of pre-revolutionary Russia.
2. Formation and development of Soviet family law and legislation.
3. Analysis of current family legislation and its directions improvement.
4. The relationship between civil and family legal capacity and legal personality of family members.
5. Interaction of family and civil law in regulation individual problematic issues in the area of family relations.

Task 1.

Report on the topic: "Forms of upbringing of children left without parental care."

Task 2.

Schematically display the types of property regimes of spouses.

PRACTICAL LESSON #5. LABOR LAW

Target -give a general description of labor law as a branch Russian legislation.

As a result of studying the topic, the student:

Determines the range of tasks in the field of formation of labor

legislation of the Russian Federation; selects optimal solutions to labor issues based on current legal norms, adhering to the rules of public interaction and maintaining a zero-tolerance attitude toward corruption.

Navigate the system of labor legislation and regulations; identify the specifics of current legal norms and available resources and limitations

Logically justifies the need for an intolerant attitude towards corrupt behavior in labor relations

Organizational form of the lesson: practical class in the traditional form, interview, completion of individual creative tasks.

Relevance of the topic

Modern labor legislation is a branch of law that regulates the relationship between employees and employers, as well as relationships directly related to the performance of work duties. The legal basis for this type of relationship is the Labor Code of the Russian Federation, as well as other regulatory legal acts containing labor law provisions.

Regulation of labor relations is necessary to establish state guarantees of the labor rights and freedoms of employees and employers and to create normal working conditions. Implementing these activities requires monitoring and oversight of compliance with labor legislation and other legal acts containing labor law provisions.

Theoretical part

When studying the topic, it is necessary to study the general provisions of labor law. Analyze the conditions under which labor legal relations arise, attacks to reveal articles, regulatory parties

Labor relations and the grounds for the emergence of labor relations. When studying this topic, it is important to understand what an employment contract is, what its characteristics are, what its significance is, and not to confuse it with collective agreements and contracts.

When considering the second question, it is necessary to remember that there are different classifications of employment contracts based on different grounds, but

The most frequently used classification is based on the period of validity specified in the Labor Code of the Russian Federation (LC RF).

The third question requires consideration of the age of the employee with whom an employment contract can be concluded, what documents must be submitted by the person applying for a job, and what restrictions exist when hiring.

The content of an employment contract is the totality of its terms and conditions, determined by the mutual obligations of the parties. It is necessary to study the types of contract terms, consider the basis for classifying them into mandatory and optional terms, and analyze them. It is also important to understand what a work record book is, its purpose, and the rules for completing it.

In answering the fourth question, it is necessary to define the concept of “termination of an employment contract” and consider its types and grounds.

Section 8 of the Labor Code of the Russian Federation (Chapters 29-30) addresses issues of work schedules and labor discipline. In the first question, define the concept of labor discipline, its significance, and the methods for enforcing it.

In question six, please note that the organization's work schedule is determined by its internal work regulations; review the list of regulations governing the internal work schedule.

In question seven, define the concept of disciplinary misconduct, its characteristics, the concept of disciplinary liability, and its types. Clarify what is meant by labor incentives, when they are applied, and what types there are (Article 191 of the Labor Code of the Russian Federation).

Questions and tasks

Issues to be discussed

1. Employment contract: concept, parties, form, content, conditions and procedure for concluding, amending and terminating contracts.
2. Working hours. Rest time.
3. Labor discipline and disciplinary responsibility.
4. Material liability of the employee and the employer.
5. Employment contract: concept, parties, form, content, conditions and procedure for concluding, amending and terminating contracts.
6. Working hours. Rest time.
7. Labor discipline and disciplinary responsibility.

Tasks for developing and monitoring mastery of competencies

Task 1.

Draw up an employment contract using Russian labor legislation.

Task 2.

Reports on the topic:

1. Legal status of trade unions in the Russian Federation.
2. Social partnership.
3. Collective bargaining agreement.

PRACTICAL LESSON #6. ADMINISTRATIVE LAW. LEGAL BASIS FOR INFORMATION PROTECTION

Target -give a general description of administrative law as branches of Russian legislation.

As a result of studying the topic, the student:

Defines the range of tasks in the field of formation of administrative legislation in the Russian Federation; selects optimal solutions to administrative problems based on current legal norms, adhering to the rules of public interaction and a zero-tolerance attitude toward corruption.

Navigate the system of administrative legislation and regulatory legal acts; identifying the specifics of current legal norms and available resources and limitations

Logically justifies the need for an intolerant attitude towards corrupt behavior in administrative relations

Organizational form of the lesson: practical class in the traditional form, interview, completion of individual creative tasks.

Relevance of the topic

Modern social processes require stable and dynamic legal regulation, the effectiveness of which depends on many objective factors and, first of all, on the quality and consistency of the implementation of legal norms in the sphere of political and state power, its forms and methods, and the functioning of state bodies and local governments.

In the context of the enormous transformations taking place in Russian reality, it is important to understand the traditional and new roles of administrative law as a sophisticated tool for regulating modern social relations. The relevance of this research topic is primarily determined by the special significance of the application of administrative law as a means of ensuring the normal development of various spheres of public life.

The application of legal norms is a key issue in legal scholarship. This topic has been explored particularly thoroughly in general legal theory. The specific application of labor and criminal law norms has been thoroughly analyzed. Recent studies have explored the application of constitutional law norms. The forms, procedures, and specifics of applying the most diverse and distinctive administrative law norms have received considerably less attention.

Administrative law is rarely discussed in legal literature and generally reflects fundamentally different approaches to understanding the essence of the application of this type of legal norm. In particular, there is a lack of consensus on the content of legal policy in the area of applying administrative law, the stages of the process of applying administrative law, and the functions and content of law enforcement acts. Moreover, the unconditional influence of various determining factors on the application of administrative law is not always properly taken into account.

Theoretical part

Universal methods of any activity are persuasion and coercion.

Coercion is traditionally viewed as an auxiliary method of influence.

Administrative coercion is an administrative-legal method used by executive authorities to ensure law and order and public safety outside the courts.

Administrative coercion measures vary, and students are required to identify their types and list the characteristics inherent in all administrative coercion measures.

Administrative liability is a type of administrative coercion, a form of legal responsibility that involves the imposition of an administrative penalty by an authorized body or official on a person who has committed an offense. Below, we outline the main characteristics of administrative liability and the grounds for it.

The basis of administrative responsibility is an

Administrative offense. According to the Code of Administrative Offenses of the Russian Federation, an administrative offense is an unlawful, culpable action (or inaction) of an individual or legal entity for which administrative liability is established by the Code or laws of the constituent entities of the Russian Federation on administrative offenses.

Administrative liability occurs if the offense, by its nature, does not entail criminal liability under current legislation. Having identified and described the main characteristics of an administrative offense, the student must formulate the concept of an administrative offense. The characteristics of an administrative offense must be distinguished from the elements of the offense. The elements of an administrative offense are a set of characteristics (elements) established by regulatory legal acts, the presence of which may entail administrative liability. Note that the mandatory elements of the legal composition of an administrative offense include: the subject of the offense; its object; the subjective aspect of the offense; and the objective aspect.

Describe these elements. It is necessary to analyze the category of fault: formulate it; identify its forms.

Administrative offenses can be divided into types, which must be listed.

The study of this topic should be completed with the concept and types of information, the characteristics of the normative and legal regulation in the field of information protection in general and state secrets in particular, and liability for violations in this area.

Questions and tasks

Issues to be discussed

1. Administrative coercion.
2. Administrative offense and its composition.
3. Administrative responsibility: concept, content, characteristics.
4. Administrative penalties. Liability of minors according to the administrative code.
5. Anti-corruption.
6. Information: concept, types. Regulatory legal acts in the field information protection.
7. Legal basis for the protection of state secrets.
8. Responsibility for offenses in the information sphere.

Tasks and questions for developing and monitoring knowledge competencies

Task 1.

1. Create a diagram “Administrative coercion: concept and types”.
2. Liability for offenses in the information sphere based on the "Yarovaya Law".

Task 2.

Discussion Question: What type of administrative enforcement measure can a personal search of a citizen by customs authorities be classified as? List the circumstances that aggravate and mitigate liability.

Task 3.

Analyze the legal provisions governing the fundamentals of confidentiality protection.

Topics of the reports:

1. The concept and characteristics of executive power.
2. Features of the subject and method of administrative-legal regulation.
3. The system of administrative law.

4. Administrative and legal norms: concept, types, methods of implementation, limits of action.
5. Sources of administrative law: concept, types, system.
6. Administrative and legal relations: concept, types, structure.
7. Subject and objectives of the science of administrative law.
8. Development of the science of administrative law in Russia.
9. Administrative law as an academic discipline.
10. Administrative and legal status of an individual subject.
11. Administrative and legal status of a citizen.
12. Special administrative and legal statuses of individuals subjects.

PRACTICAL LESSON #7. CRIMINAL LAW

Target -give a general description of criminal law as a branch Russian legislation.
As a result of studying the topic, the student:

Determines the range of tasks in the
field of formations criminal

legislation of the Russian Federation; selects optimal solutions to criminal-legal problems based on current legal norms, adhering to the rules of public interaction based on an intolerant attitude toward corruption.

Navigate the system of criminal legislation and regulatory legal acts; identifying the features of current legal norms and available resources and limitations

Logically substantiates the need for an intolerant attitude towards
corrupt behavior in criminal law relations

Organizational form of the lesson: practical class in the
traditional form, interview, completion of individual creative tasks.

Reforming the legal system of the Russian Federation. Since the early 1990s, this process has been aimed at adapting domestic criminal law to the new economic and political environment. Systemic reforms of this nature encompass all elements of the system: from individual norms establishing criminal prohibitions to the fundamental, basic provisions of the General Part.

Under these conditions, the sectoral principles enshrined in the Criminal Code of the Russian Federation should have a direct influence on legislators. These are fundamental principles, representing reference points that condense the essence of the sector. Despite their abstract nature, they play an important role in legal regulation, from the creation of norms to their final implementation: they enable an understanding of the meaning of criminal law prohibitions, their logic, and their intended purpose.

Theoretical part

When studying the topic, it is necessary to reveal the social nature of the crime, its concept and characteristics.

The Criminal Code of the Russian Federation contains a list of crimes that vary in nature and degree of public danger.

The concept of the elements of a crime deserves attention. It is necessary to examine the characteristics that characterize the subjective and objective elements of a crime.

The qualification of a crime expresses the legal characteristics of the crime, so its accuracy guarantees the protection of human and civil rights and freedoms. When studying the topic, it is imperative to consult legislation and judicial practice.

When studying this topic, it's important to understand that criminal liability is a type of legal liability. In essence, criminal liability is the state's response to a crime. When studying this topic, special attention should be paid to the fact that criminal liability is implemented in different ways. The stages of its actual implementation depend on the content of criminal law norms.

It's important to properly understand the relationship between criminal liability and criminal-legal relations. This requires clearly defining the structural elements of criminal-legal relations. It's important to understand that the legislature has enshrined the basis for criminal liability in the Criminal Code.

The concept of criminal punishment should be viewed as a measure of state coercion. It should be understood that it is applied only by a court to a person who has committed a crime. Studying the characteristics of punishment is particularly important for understanding the topic, and students should be thoroughly familiar with them.

It's important to examine the purposes of punishment. When considering a form of punishment such as the death penalty, it's important to understand that it's a necessary state response to crime, and its application is problematic.

When studying the topic, it is essential to use legislation and judicial practice.

Questions and tasks

Issues to be discussed

1. Criminal law: objectives and principles of the Criminal Code of the Russian Federation.
2. Crime: concept, types, persons subject to criminal liability.
3. Circumstances that exclude the criminality of the act.
4. The concept and purposes of punishment. Types of punishment.

Tasks for developing and monitoring mastery of competencies

Task 1.

Find in the Special Part of the Criminal Code of the Russian Federation 3-4 articles, which provide for crimes with two forms of guilt.

Task 2.

Students are invited to develop group projects, accompanied by presentations, on the following topics:

1. Criminal law as the main instrument of criminal law regulation.
2. Formation of criminal law in Russia.
3. Crimes in the field of computer information.
4. Crimes related to illegal drug trafficking.

PRACTICAL LESSON #8. ENVIRONMENTAL LAW

Target -give a general description of environmental law as a branch Russian legislation.

As a result of studying the topic, the student:

Defines the range of tasks in the field of formation of environmental legislation in the Russian Federation; selects optimal solutions to environmental and legal issues based on current legal norms, adhering to the rules of public interaction and a zero-tolerance attitude toward corruption.

To navigate the system of environmental legislation and regulations; identifying the specifics of current legal norms and available resources and limitations

Logically substantiates the need for an intolerant attitude towards corrupt behavior in environmental and legal relations

Organizational form of the lesson: practical class in the

traditional form, interview, completion of individual creative tasks.

Relevance of the topic

Environmental protection issues are becoming increasingly important in the modern era. The relationship between society and nature is complex and contradictory. The development of society's productive forces, various production technologies, and human knowledge and skills have contributed to an increasing impact on nature. The current state of the environment is a consequence of decades of socio-environmental policies, which were based on an extensive approach to the development of productive forces and the use of natural resources.

The problem of the relationship between society and nature is a global, universal human problem. Therefore, without a new system of views on the world and man's place in it, future generations, as a biological species, are doomed to physical and spiritual destruction. The solution to environmental and social

The resolution of issues of both global and regional scale is possible only under the condition of creating a new type of environmental culture, greening education in accordance with the current needs of the individual and civil society.

The need for environmental education stems from the need for society to understand the importance of ensuring a favorable environment for human life, as the destruction of the ecological system and the lack of responsibility to future generations are components of the global environmental crisis. The current environmental crisis threatens the sustainable development of human civilization. Further degradation of natural systems leads to the destabilization of the biosphere, the loss of its integrity, and the loss of its ability to maintain the environmental qualities necessary for life.

Theoretical part

Environmental protection is generally understood to encompass the activities of government bodies of the Russian Federation, government bodies of constituent entities of the Russian Federation, local governments, public and other non-profit associations, legal entities, and individuals aimed at preserving and restoring the natural environment, rationally using and reproducing natural resources, preventing the negative impact of economic and other activities on the environment, and mitigating their consequences. When studying this topic, it is essential to consult legislation and case law.

Questions and tasks

Issues to be discussed

1. Sources of environmental law: types, general characteristics.
2. Rights and obligations of citizens, public and other non-profit associations in the field of environmental protection.
3. Environmental control: goals, objectives and types.
4. Legal liability for violation of the law in areas of environmental protection.

Tasks for developing and monitoring mastery of competencies Task

1. There are three most common classifications of environmental and legal liability. List them.

Task 2. List the bodies that carry out environmental control.

Task 3. Create a table “Types of sources of environmental law”.

Task 4. Students are invited to develop group author's projects accompanied by presentations on the following topics:

1. Land as an object of legal regulation.
2. Legal liability for environmental violations.

Recommended reading for Section 1

Main literature:

1. Rubanova, M. E. Legal Studies: a textbook / M. E. Rubanova, N. N. Portenko, V. V. Maslyakov. — Saratov: REAVIZ, 2023. — 284 p. — Text: electronic // Digital educational resource IPR SMART: [site]. — URL: <https://www.iprbookshop.ru/153841.html> (date of access: 02/17/2026). — Access mode: for authorized users
2. Shulga, R. R. Legal Studies: a textbook for students educational institutions of higher education / R. R. Shulga. - Donetsk: Donetsk National Technical University, 2024. - 179 p. - Text: electronic // Digital educational resource IPR SMART: [site]. - URL: <https://www.iprbookshop.ru/145210.html> (date accessed: 02/17/2026). - Access mode: for authorized users
3. Yunusova, A. N. Legal Studies: a textbook / A. N. Yunusova. — Saratov: University education, 2022. - 118 p. - ISBN 978-5-4487-0822-0. - Text: electronic // Digital educational resource IPR SMART: [website]. — URL: <https://www.iprbookshop.ru/120564.html> (accessed: 17.02.2026). — Access mode: for authorized users

Further reading:

1. Bratanovsky, S. N. Constitutional law: textbook / S. N. Bratanovsky, M. F. Zelenov. - Moscow: IP Ar Media, 2023. - 388 p. — ISBN 978-5-4497-1843-3. — Text: electronic // Digital educational resource IPR SMART: [site]. — URL: <https://www.iprbookshop.ru/125592.html>
2. Burkina, O. A. Criminal Law (General and Special Parts): educational manual / O. A. Burkina. - Perm: Perm State Humanitarian and Pedagogical University, 2021. - 215 p. - ISBN 978-5-907459-05-2. - Text: electronic // Digital educational resource IPR SMART: [site]. — URL: <https://www.iprbookshop.ru/116378.html>
3. Fundamentals of Civil Law. Part 1: textbook / N. V. Miroshnichenko, I. F. Dedyukhina, O. V. Zhdanova [et al.]. - Stavropol: Stavropol State Agrarian University, 2021. - 152 p. - Text: electronic // Digital educational resource IPR SMART: [website]. — URL: <https://www.iprbookshop.ru/121683.html>
4. Puchkova, V. V. Labor law: a teaching aid / V. V. Puchkova. - Moscow: IP Ar Media, 2022. - 306 p. — ISBN 978-5-4497-1545-6. — Text: electronic // Digital educational resource IPR SMART: [site]. — URL: <https://www.iprbookshop.ru/117870.html>
5. Family law: textbook / B. M. Gongalo, P. V. Krasheninnikov, L. Yu. Mikheeva, O. A. Ruzakova; edited by P. V. Krasheninnikov. — 5th ed. - Moscow: Statute, 2022. - 320 p. — ISBN 978-5-8354-1817-6. — Text: electronic // Digital educational resource IPR SMART: [site]. — URL: <https://www.iprbookshop.ru/126412.html>

Methodological literature:

1. Methodological guidelines for organizing independent work on discipline "Legal and financial literacy", 2026 – [Electronic version].

Internet resources:

1. Legal reference system "Consultant Plus" <https://www.consultant.ru/>
2. Electronic library system "University Library Online". <http://biblioclub.ru>
3. Electronic library system IPRsmart. <https://www.iprbookshop.ru/>
4. Russian State Library <https://www.rsl.ru/>
5. Electronic library system "Znanium": <https://znanium.com/> student"
6. Electronic library system "Lan" <https://e.lanbook.com/>
7. Electronic library system "Consultant" <https://www.studentlibrary.ru/>
8. Electronic library system "National digital resource "Rukont" <https://lib.rucont.ru/>
9. Professional Library No. 1 <https://profspo.ru/>
10. Russian as a Foreign Language (RFL) <https://www.ros-edu.ru/>

Information and reference systems:

1. Legal reference system "Consultant Plus" // www.consultant.ru (Agreement No. D2022-1/29.00 dated 10.01.2022 on information support with further annual renewal under the same conditions).
2. Electronic Library System "University Library Online". License Agreement No. 855-25 for Provision of access to the electronic library system "University Library Online" from June 27, 2025. Organization: Direct-Media LLC. Valid from May 28, 2025 to May 27, 2026.
3. Electronic library system IPRsmart License agreement No. 12783/25П/К/ПККН dated May 20, 2025, for access to the IPRbooks electronic library system. Organization: IP R Media Company LLC. Valid from June 6, 2025, for 12 calendar months.
4. Russian State Library Agreement No. 769-25 dated June 17, 2025 on the establishment Virtual Reading Room of the Russian State Library. Organization: Federal State Budgetary Institution "Russian State Library." Valid from June 17, 2025 (twelve calendar months).
5. Electronic library system "Znanium": Agreement No. 768-25-ebs dated June 17, 2025. Organization: OOO Znanium. Valid from May 30, 2025 to May 29, 2026.
6. Electronic library system "Lan" License agreement No. 143-25 for Grant of the right to use software from February 11, 2025. Organization: Lan LLC. Term: from February 14, 2025 (twelve calendar months)
7. Electronic library system "Student Consultant" License Agreement No. 91KS/04-2025 dated 05/20/2025. Validity period: from 06/20/2025 to 06/19/2026.
8. Electronic library system "National digital resource "Rukont". Agreement No. 800-25 dated June 20, 2025. Organization: TsKB BIBKOM. Valid from May 30, 2025 to May 29, 2026.

SECTION 2. FINANCIAL LITERACY

PRACTICAL SESSION #9. THE ESSENCE OF FINANCIAL LITERACY. PERSONAL FINANCIAL PLANNING AS A WAY TO IMPROVE INDIVIDUAL AND FAMILY WELFARE

To complete the assignments, the Financial Literacy Study Guide (electronic textbook) is used. <https://finuch.ru/> chapter4. <https://finuch.ru/chapter/8096>

Questions and tasks

Issues to be discussed

1. The concept and necessity of studying financial literacy.
2. Economic culture of society and individuals. Economic knowledge as a component of economic culture.
3. Key characteristics of a financially literate population.
4. The concept, goals and objectives of personal financial planning.
5. Assets, liabilities and family budget. Stages of building a personal financial plan.
6. Intuitive and financially literate decisions in the field personal and household finance planning.
7. Formation of a “financial safety cushion” and application of insurance as a risk reduction tool in personal financial planning.

Tasks and questions for developing and monitoring knowledge competencies

1. Define the concepts of “financial literacy” and “economic culture of society and individual”.
2. Formulate the main characteristics of a financially literate population.
3. Explain the concept of personal financial planning, Formulate the goals and objectives of personal financial planning.
4. Describe the household's assets and liabilities.
5. Formulate and characterize the stages of building a personal financial plan.
6. Describe intuitive and financially literate decisions in areas of personal and household finance planning.
7. What is the mechanism for forming a “financial safety cushion”?
8. Provide a rationale for the use of insurance as risk a reduction tool in personal financial planning.

Task 1.

1. Create a monthly budget for the Kovalev family based on the data below.

Pay special attention to expenses, breaking them down into essential and optional items. Calculate the total of your income and expenses and their relative importance to your monthly total.

Condition. The Kovalev family consists of three people: mother, father and their 19-year-old son, a student. The parents receive a monthly salary totaling 50,000 rubles, and their son receives a stipend of 2,000 rubles.

The family spends 8,000 rubles per month on utilities. Monthly loan payments are 2,000 rubles. Everyone in the family commutes to work and school by public transportation. Each roundtrip for one person costs 50 rubles per day during a five-day work (or school) week.

The family requires 3,000 rubles per month for household expenses and 9,000 rubles per month for food.

On weekends, their son goes to the cinema or a trampoline center with his friends. He spends 4,000 rubles a month on all his entertainment.

Seasonal purchases were made. As a result, 14,500 rubles were spent on winter clothing. 3,000 rubles were spent on mobile phone bills for all family members.

Interest earned on a deposit amounting to 4,800 rubles. Use

Table 1 to create your budget. Table 1 – Family

Budget Calculation

Income	Amount, RUB	Expenses	Amount, RUB
Total		Savings	

1. Analyze the Kovalev family's income. What advice would you give to improve the revenue side?

2. Analyze your family's expenses. What do you spend more on? Are financial resources spent on mandatory or optional expenses?

3. What is the family's budget like—a surplus or a deficit?

4. What needs to be done to ensure that the family has money for an emergency cash fund (formation of a financial safety cushion)?

Practical test task 2.

Create your personal budget (or your family's budget) for a month (or another period).

Calculate how much you spend on fast food each month. Consider what you could buy with the remaining money if you ate at, say, your college cafeteria.

Task 3.

Complete the test tasks.

Task 4.

Take the test at the link <https://finuch.ru/lecture/7924> and assess your level of financial literacy.

1. I have financial literacy at the _____ level.
2. The most problematic topics in financial literacy for me are: __

Essay Topics:

1. Financial safety cushion

What size financial safety cushion (savings) is sufficient? How can I build my safety net? Where should I keep my emergency fund? What should I do after I've built my safety net?

2. Analyze your family's income over the past year. Which of them would you classify as "easy" money, and which as "hard" money?

3. How to take into account non-monetary income when planning your family budget income?

Resources for creating a personal financial plan: mobile Apps like CoinKeeper, Drebedengi, Monefy, Money Lover, Zen-money: Expense Tracking, Money Flow, Tyazhelovato, Moneon, Buddy, Expensify, Cash Organizer, Money OK, and others. Personal savings plan calculators like lfp.anderidagroup.com, profitability calculator fin-plan.org, savings calculator lkapital.ru, and personal financial planner lfp.intelinvest.ru are also available.

PRACTICAL LESSON #10. SAVINGS

To complete the assignments, the Financial Literacy Tutorial (electronic textbook) is used. <https://finuch.ru/> chapter6.

<https://finuch.ru/chapter/8601>

Questions and tasks
Issues to be discussed

1. The concept and motives of savings. The main financial mistakes of the population in the field of savings.
2. Types of savings.
3. Commercial banks and the principles of their functioning.
4. The Bank of Russia and its functions.
5. Deposit Insurance Agency.
6. Bank deposits and savings accounts, their types and contents. Basic financial literacy principles for deposits. Deposit insurance for individuals.
7. Savings and inflation. Nominal and real interest rates. Metal accounts.

Tasks for developing and monitoring mastery of competencies

1. Formulate the concept and motives for savings.
2. Name the main financial mistakes of the population in the area of savings.
3. Provide a description of the types of savings.
4. Provide a classification of commercial banks and their main operations.
5. Describe the role of the Bank of Russia and its functions.
6. Define the concepts of bank deposits and savings accounts, and describe their types.
7. Formulate the basic principles of financial literacy for deposits.
8. Describe the relationship between savings and inflation.

Task 1. Solve the situation:

Mrs. Malakhova inherited an apartment in another city from a relative. She has no plans to move there, so she sold the apartment for 3 million rubles. Ms. Malakhova hasn't yet decided what to do with the money and has placed it in a bank safe. Now she's not afraid of theft, but knowing that money depreciates over time, she wants to protect it from inflation. How can she protect her money?

Task 2. Case.

Alla kept her savings in a current account for three years. By what percentage have her savings depreciated, taking into account inflation over the past years? Now Alla wants to deposit the money in a savings account for two years at 7.5% per annum without compounding. What nominal increase in cash (as a percentage) will she receive at the end of the agreement term? What will the increase be in real terms (adjusted for inflation)?

The forecast for consumer inflation in Russia for the next few years can be found on the website of the Ministry of Economic Development of the Russian Federation.

(<http://economy.gov.ru>) in the section Macroeconomics. Inflation figures for several past years are on the website of the Federal State Statistics Service (Rosstat) (www.gks.ru) in the section<<Prices>>.

Task 3.

Calculation of interest on a deposit for one period

Roman Vasilyevich entered into a three-month bank deposit agreement on April 15, 20___. The deposit amount is 80,000 rubles, the interest rate is 8% per annum, and interest is not capitalized during the term of the deposit. If the agreement is terminated more than 30 days before expiration, interest is paid at a rate of 2% per annum. If the agreement is terminated less than 30 days before expiration, interest is paid at a rate of 3% per annum. For interest calculation purposes, the bank assumes a year is 365 days.

a) How much money will Roman Vasilyevich receive if he withdraws his deposit at the end of the term, that is, on July 15?

b) How much will he receive if the contract is terminated on May 30? c)

How much will he receive if the contract is terminated on June 25?

* * * In case of early termination of the bank deposit agreement, concluded for a specified period, interest is paid at the rate of a demand deposit, unless otherwise provided by the agreement itself (Article 839 of the Civil Code of the Russian Federation).

Task 4. Practical test task.

Calculation of interest on a deposit for several years, taking into account

capitalization Kira Arkadyevna opened a bank deposit on March 20, 20___, for a three-year term. The deposit amount is 75,000 rubles, with an interest rate of 9% per annum. According to the agreement, interest accrues annually, and if the depositor does not withdraw the interest, it is added to the deposit amount. In the event of early termination of the agreement, interest is paid at a rate of 1% per annum without interim capitalization.

a) What amount will be in Kira Arkadyevna's account after

1 year? b) What amount will be in Kira Arkadyevna's account after 2 years?

c) What amount will Kira Arkadyevna receive upon expiration of the contract in 3 years?

Task 5.

Complete the test tasks.

Essay Topics:

1. Demand deposit or term deposit

How does a deposit differ from a bank deposit?

What are the main

What are the terms of a bank deposit? What is deposit liquidity? What is the difference between demand deposits and time deposits?

deposits?
deposits?
banks?

What is the difference between a savings account and a cumulative account?

How to compare deposit terms offered by several

2. Simple or compound interest on deposits?

How is deposit income calculated? How does the real interest rate differ from the nominal interest rate? How does the real interest rate depend on the inflation rate and the deposit term? What other deposit parameters influence the interest rate? What is the difference between simple and compound interest?

Which interest rate is more profitable for the depositor? Which deposit—with or without interest capitalization—is more profitable for the depositor?

3. The deposit insurance system, its advantages and disadvantages.

*Resources for calculating savings: personal savings plan calculator
lfp.anderidagroup.com, profitability calculator fin-plan.org, savings calculator
lkapital.ru, personal financial plan lfp.intelinvest.ru.*

PRACTICAL LESSON #11. LOANS AND LOANS

To complete the assignments, the Financial Literacy Tutorial (electronic textbook) is used. <https://finuch.ru/> Chapter 7. <https://finuch.ru/chapter/8705>

Questions and tasks

Issues to be discussed

1. The concept of loans and credits. The need for credit.
2. Credit products, their classification, lending principles. Credit scoring.
3. Nominal and real interest rate on the loan, total cost of the loan (TCC).
4. Restructuring and refinancing of credit debt.
5. Microfinance organizations. Collection agencies.
6. Principles of behavior of a financially literate borrower.

Tasks for developing and monitoring mastery of competencies

1. Define the concept of “credit”.
2. Name and describe the principles of lending.
3. Justify the need for a loan.
4. Formulate and explain the principles of lending.
5. Provide a definition of the concepts of nominal and real interest rate on a loan, and the total cost of credit (TCC).
6. Explain the concepts of restructuring and refinancing of credit debt.

7. Describe the concepts and activities of microfinance organizations and collection agencies.
8. Formulate the principles of behavior of a financially literate borrower.
9. List the opportunities that a citizen receives when refinancing a loan.
10. Name the factors that should be considered when choosing a bank to obtain a loan.

Task 1. Solve situations:

1.1 What is the maximum monthly loan payment I can make? My salary is 30,000 rubles per month. My fixed expenses are 20,000 rubles per month. What is the maximum monthly loan payment I can afford?

Solution

Calculation methods depend on the risk assessment of each specific bank and may differ slightly for each bank, but the general approach is as follows.

1. Calculate your net disposable income as an average monthly income minus expenses. Income includes primary income (salary) and additional income (for example, income from renting out an apartment or teaching private lessons). Average monthly expenses include food, clothing, payments on other loans, if any, housing and utilities, taxes, education, alimony, insurance, etc.

2. Take 50% of net disposable income, since banks believe that no more than half of disposable income can go towards debt servicing.

1.2 What is the maximum loan amount I can get?

My salary is 30,000 rubles per month. My fixed expenses are 20,000 rubles per month. What is the maximum loan amount I can get for one year at an interest rate of 20% per annum?

Task 2. Case. I took out a loan, but I can't pay it. What should I do?

The bank gave me the maximum loan based on my salary. However, a few months later, I lost my job because the company where I worked went bankrupt. I was left with the loan, but I have no way to pay it off.

What should I do in such a situation?

Task 3.

Name and illustrate with examples any three social situations in which a borrower may lose the ability to repay a loan.

Task 4.

Complete the test tasks.

Essay Topics:

1. How banks attract borrowers.
2. Mortgage? Advantages and disadvantages.
3. Educational loan, its prospects.

Resources: Credit calculators, resources for searching and comparing financial products (banki.ru, fincult.ru, cbr.ru, Sravni.ru, nalog.ru, vashifinancy.ru, finuch.ru).

PRACTICAL LESSON #12. SETTLEMENTS AND PAYMENTS

To complete the assignments, the Financial Literacy Tutorial (electronic textbook) is used. [https://finuch.ru/Chapter 5](https://finuch.ru/Chapter%205). <https://finuch.ru/chapter/8408>

Questions and tasks

Issues to be discussed

1. Types of money. Cash and non-cash money.
2. Current account and debit card. Credit card.
3. National Payment Card System (NSPK). Mir Card [www.nspk.ru/ cards-mir/uchastniki-ps-mir](http://www.nspk.ru/cards-mir/uchastniki-ps-mir) Mir card capabilities [https:// mironline.ru](https://mironline.ru).
4. Methods of managing non-cash money.
5. Types of payments used by citizens. Payments and transfers without opening an account. Payment agents.
6. Risks in settlements and payments. Rules for the safe use of a bank card.
7. Forms of financial fraud and ways to minimize risks.

Tasks for developing and monitoring mastery of competencies

1. Name the types of money. Describe the concepts of cash and non-cash money.
2. Explain the concepts of current account, debit card, credit card.
3. List the types of payments used by citizens.
4. List the risks involved in settlements and payments.
5. Formulate rules for the safe use of a bank card.
6. Name and describe the forms of financial fraud and ways to minimize risks when using bank cards.
7. Provide a justification for the advisability of using a credit card for settlements and payments.

Task 1. Case 1.

Preventing the consequences of theft or loss of bank cards Housewife Margarita Vladimirovna entered a large sporting goods store in a shopping mall. While she was selecting and trying on the necessary items, she briefly lost control of her bag, and unknown assailants stole her wallet containing a small amount of cash and a bank card. Upon discovering this, Oksana Vladimirovna raised a fuss and asked the sales staff for help, but the wallet was nowhere to be found, and no suspicious individuals were present.

What would you do if you were Margarita Vladimirovna?

Have you or your relatives or friends ever lost or had their bank cards stolen? If so, did the money disappear from these cards, or were the negative consequences prevented? What problems arise associated with bank card theft or loss, and how can these problems be prevented or resolved? *(This is not about fraudulent activity involving funds on cards, accounts using internet banking or mobile banking.)*

Task 2. Case 2.

Preventing ATM fraud and its consequences Valeria actively used her debit card both for payments for goods and services and for cash withdrawals, including from street ATMs. One night, while she was at home, she received a text message notifying her that a large sum had been withdrawn from her card account via an ATM. Valeria checked her card—it was there. How was this possible? What would you do if you were Valeria?

Have you or your relatives or friends ever encountered any unusual situations while using an ATM? For example, an ATM swallowed a bank card, or an ATM didn't dispense money when requested, but the amount was debited from the account, or card details were fraudulently intercepted while using an ATM, and then money was unauthorizedly debited from the card, etc.? What problems arise associated with ATM fraud, and how can these problems be prevented/solved? *(We are not talking about fraudulent transactions involving funds in card accounts using internet banking or mobile banking.)*

Task 3. Case 3.

Preventing bank card fraud at points of sale

Have you or your relatives or friends ever encountered any unusual situations when using a bank card at retail outlets (shops, restaurants, train station ticket offices, travel agencies, etc.): for example, when trying to pay with a card, the payment did not go through, but

It later turned out that the amount of money had been written off, or the same amount had been written off twice, etc. Problems associated with point-of-sale fraud in relation to bank cards, and possibilities for preventing/solving these problems.

Task 4.

Complete the test tasks.

Essay Topics:

1. What are the most important rules for personal financial security?
In your opinion, what should be observed when making payments and settlements?
2. How do you imagine the monetary system of the future - in 15-20 years? (Will cash circulation survive? What will be the role of banks? What phenomena existing today will die out, and what new phenomena will emerge?)
3. Paradoxes and financially illiterate patterns of population behavior in Russia in the field of settlements and payments, their analysis from the point of view of behavioral effects and cognitive biases.
4. New technologies for settlements and payments in your city (region).

Resources: Credit calculators, resources for searching and comparing financial products (banki.ru, fincult.ru, cbr.ru, Sravni.ru, nalog.ru, vashifinancy.ru, finuch.ru).

PRACTICAL LESSON #13. STOCK MARKET

To complete the assignments, the Financial Literacy Tutorial (electronic textbook) is used. <https://finuch.ru/> Chapter 8. <https://finuch.ru/chapter/8808>

Questions and tasks

Issues to be discussed

1. The economic essence of investments and their goals.
2. Basic investment instruments for a private investor.
3. Stock market: concept, structure, role.
4. Securities. Classification of securities.
5. Participants in the securities market (stock market).
6. Stock exchange.
7. Mutual investment fund.
8. Individual investment account.
9. Cross-cutting technologies in the stock market.

Tasks for developing and monitoring mastery of competencies

1. Formulate the economic essence of investments and their goals.
2. Name the main investment instruments for a private investor.
3. Explain the concept of the stock market and formulate its role.
4. Provide a classification of securities.
5. Name and characterize the participants in the securities market (stock market).
6. Explain the concept of a stock exchange and describe its role.
7. Provide characteristics of mutual investment funds.
8. Provide characteristics of an individual investment account.
9. Name the cross-cutting technologies in the stock market.
10. Name any three professional participants in the securities market and illustrate their activities with examples.

Task 1. Solve the situations:

1.1 Making an investment decision.

You're saving for property abroad to retire by the sea. Where should you invest your money to achieve the best risk-return ratio?

Stocks of large companies with long-term dividends, some of which are in foreign currency? Half in bank deposits, half in government bonds? Cryptocurrency and promising new startups?

1.2 Making an investment decision.

But retirement is a long way off, and I want to make a profit right now. What short-term strategy will you follow? Invest in gold and other precious metals? Money attracts money. Buy company stocks and profit from small fluctuations? Buy investment life insurance?

1.3 Making an investment decision.

A blogger I know recommends investing in a cloud technology startup. It's hard to judge the company's performance since it's just launched. What should you do if you're not an aggressive investor?

Task 2.

You recently bought shares in a company that developed a new vaccine. Today, a competitor released another one. The price has dropped 10%, but both vaccines are in demand. What should you do if you're looking to make a profit?

- A. I will buy shares of both companies.
- B. I'll sell the shares to avoid losing money.
- C. I'll do nothing, I'll wait. Justify your answers.

Task 3.

Complete the test tasks.

Essay Topics:

1. Features of the Russian stock market.
2. New technologies in the stock market.
3. Comparative analysis of stocks and bonds as financial instruments: an investor's view.
4. Investment funds in the global economy.

*Resources: Investments mobile apps from various banks and brokers.
Personal financial plan at lfp.intelinvest.ru.*

PRACTICAL LESSON #14.INSURANCE

To complete the assignments, the Financial Literacy Tutorial (electronic textbook) is used. <https://finuch.ru/> Chapter 10. [https://finuch.ru/chapter/ 8916](https://finuch.ru/chapter/8916)

Questions and tasks

Issues to be discussed

1. The concept of insurance. Insurance market participants: insurer, policyholder, beneficiary, insurance agent, insurance broker.
2. Voluntary and compulsory insurance.
3. Types of insurance for individuals (life insurance, accident insurance, health insurance, property insurance, civil liability insurance), insurance contract.
4. Sum insured, insured value, and insurance premium. Insurance risks, insured event, insured damage, insurance payment.

Tasks for developing and monitoring mastery of competencies

1. Explain the concept of insurance and characterize the participants in the insurance market: insurer, policyholder, beneficiary, insurance agent, insurance broker.
2. Provide a description of voluntary and compulsory insurance.
3. Provide a description of the types of insurance for individuals (life insurance, accident insurance, health insurance, property insurance, civil liability insurance).

4. Explain the concepts of insured amount, insured value and insurance premium.
5. Explain the concepts of insurance risks, insured event, insurance damage, and insurance payment.

Task 1. Write down in the table examples of different insurance objects Types of compulsory and voluntary insurance by industry. Table – Industries and types of insurance

Insurance industry	Type of insurance	Examples
Personal insurance	mandatory	
	voluntary	
Property insurance	mandatory	
	voluntary	
Insurance responsibility	mandatory	
	voluntary	

Task 2.

Let's help the fairy tale characters choose the most suitable type of insurance by filling in the blanks in the table (for each fairy tale character, options consisting of several types of insurance are possible).

Fairy tale heroes	Unforeseen situation (insurance event)	Type of insurance for reduction damage
Cat ("The Cat's House")		
Buratino (The Golden Key)		
Emelya (According to the Pike by order")		
Residents of Limpopo (Doctor Aibolit")		

Task 3.

We all remember the fairy tales "The Cat's House" and "The Flying Ship," in which the cat lost all her possessions—her house—due to a fire (let's say the damage was 1,500,000 rubles), and Ivan lost his flying ship due to a theft (let's say the damage was 3 million rubles). Let's assume that these fairy tale characters had previously taken out property insurance, some of the terms of which are outlined below.

Indicators	Parameters	
	The Cat's House	Flying ship
Insurance amount	1 million rubles	3 million rubles
Insurance value	1 million 500 thousand rubles	3 million rubles
Insurance risks	Fire Natural disasters theft	Damage Theft

Notification period for the insurer about the occurrence of an insurance event	3 days from the moment occurrence	5 days from the onset
List of documents, necessary for receiving insurance payments	Title deeds for the home A document certifying identity Insurance contract Report of the incident	1) Title documents for ownership; 2) a document certifying identity; 3) insurance contract; 4) a certificate of the event that occurred.

Based on the data provided, it is necessary to answer the questions below.

1. Are the heroes eligible for insurance benefits? What served as the basis for this conclusion?
2. What is the maximum amount of insurance payment that each hero can receive?
3. What conditions do the heroes need to fulfill to get insurance payment?

Task 4.

Match the term with its meaning:

1. Policyholder	A. A financial service aimed at reducing losses or damage from adverse events that are likely to occur in the future.
2. Insurer	B. An intermediary between the insurer and the policyholder who provides insurance services on behalf of the insurer and at its expense on the basis of an agreement concluded with it.
3. Insurance agent	C. The maximum amount for which the object is insured
4. Insurance amount	D. The organization or individual who entered into the insurance agreement with an insurer for the purpose of receiving insurance payment upon the occurrence of events stipulated by the contract
5. Insurance	E. A specialized organization that provides insurance services and has the appropriate license to do so.

Task 5. Online workshop

1. Go to the website of any insurance company (of your choice) and find out, How much does fire insurance cost for your home, and what is the maximum compensation you can receive in the event of a fire or flood? Is it worth insuring your home?
2. Imagine that you flooded your neighbors. Flood damage is usually less than a fire, but can be several times greater than your family's monthly income, especially if your neighbors have recently renovated. Find out

How much will civil liability insurance cost in this case? Is it advisable to purchase such an insurance policy?

3. Imagine that your neighbors have flooded your apartment and don't want to pay for the damages because they didn't have civil liability insurance. Is their behavior moral or immoral? What would you do in their place?

Task 6.

Complete the test tasks.

Essay Topics:

1. Vehicle insurance
2. Property insurance
3. Economic content and significance of personal insurance
4. Financial risk insurance
5. Prospects for the development of life insurance
5. Investment life insurance
6. Voluntary health insurance

Resources: Main insurance products: Ortikon: OSAGO, 1C: OSAGO, ADS: Insurance Center Management 8, PolisOffice: OSAGO, Rinti: OSAGO 2.0, 1C: Insurance Company Management, Parus-Insurance, Continent: Insurance, 1C: Insurance Accounting, Diasoft Insurance Finance, Diasoft FA Insurance, Fores: Insurance.

PRACTICAL LESSON #15. TAXES AND TAXATION

To complete the assignments, the Financial Literacy Tutorial (electronic textbook) is used. <https://finuch.ru/> Chapter 2. <https://finuch.ru/chapter/8237>

Questions and tasks

Issues to be discussed

1. Tax Code of the Russian Federation, taxes, types of taxes, subject, object and item of taxation, tax rate, tax amount,
2. Tax systems, tax benefits, tax payment procedure.
3. Tax return, tax deductions.

Tasks for developing and monitoring mastery of competencies

1. Define the concept of tax, name the types of taxes.
2. Explain the concepts of tax rate, tax amount, and tax benefits.

Task 1. Match the concept with its content:

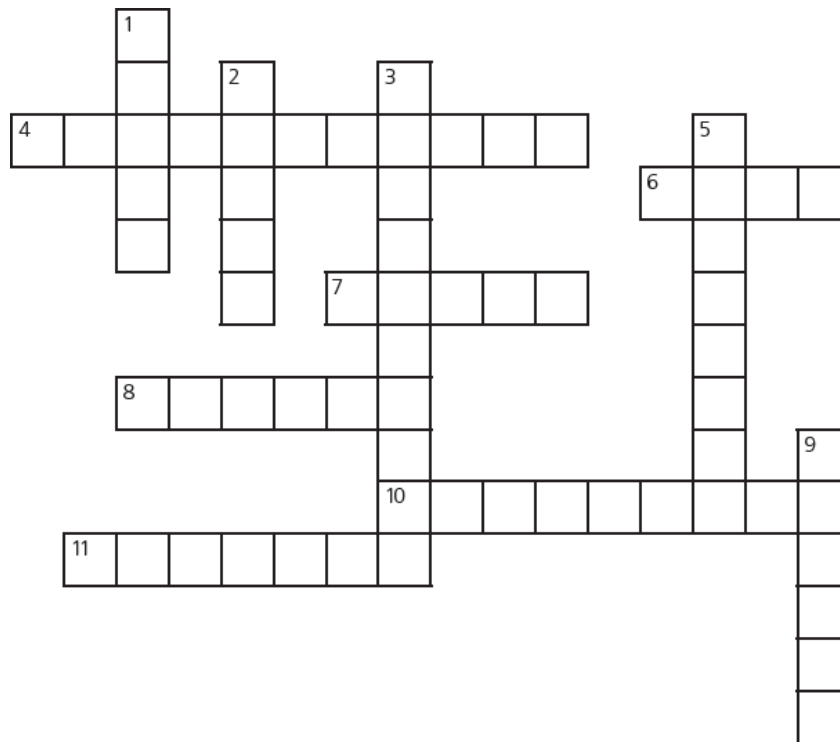
Tax agent	A person obliged by law to pay tax	
Tax authority	Organization, which V in accordance W	th
Taxpayer	A government body responsible for monitoring the completeness and timeliness of tax payments in accordance with the law	
Taxable object for income tax	Plots of land on the territory of municipalities	
Object of taxation for transport tax	Personal income that a person receives in the form of cash, in kind, or in the form of material benefits	
Object of taxation for land tax	Automobiles, motorcycles, scooters, boats, yachts, motorboats and other means of water and air transport	

Task 2. Solve the situations:

No. 1. In what cases is it necessary to declare income and pay taxes independently based on a tax return? Using the personal income tax return form available on the website of the Federal Tax Service of Russia, describe what a tax return is.

No. 2. Describe what constitutes a tax offense. Why is it necessary to comply with tax law? What penalties may be imposed for committing a tax offense?

Task 3. Solve the crossword:



Horizontally:

4. A document containing information on the calculation of the amount of tax payable, sent by the tax authority to the taxpayer - tax ...

6. The amount that the taxpayer must pay in case of violation of tax payment deadlines.

7. A legally established mandatory payment, which is periodically collected in monetary form from legal entities and individuals to finance state activities.

8. Tax rate per unit of tax base.

10. Taxable object characterized by inventory cost.

11. The measure of responsibility for violation of tax legislation, applied in the form of fines, - tax...

Vertically:

1. An organization that is legally entrusted with calculating and withholding and paying tax for the taxpayer on the income paid to him, - tax ...

2. The object of taxation, which can be either in monetary or intangible form. in natural form.

3. A document of the established form, prepared by the taxpayer and confirming information about the taxable object, tax base and other facts related to the calculation and payment of tax - tax ...

5. A person who is actually in the territory of the country for at least 183 days for 12 consecutive months.

9. The main legislative document in the field of taxation is tax...

Task 4.

Answer the questions

What is a tax break? List the forms of tax breaks. Describe a tax deduction and when it is granted.

Task 5.

Which of the following statements are true?

1. Standard tax deduction at the birth of a child is provided to only one parent - father or mother.
2. The right to receive a social tax deduction is assigned to taxpayers who pay for the full-time education of their brother or sister under the age of 24 at an educational institution.
3. If the property belonged to an individual for more than 5 years, you won't have to pay tax on the income you receive from selling it.
4. Every citizen has the right to a tax deduction when purchasing housing, but no more than 2 times in a lifetime.

Task 6. Online workshop

1. Find the website of the Federal Tax Service (FTS of Russia). What internet services does provide to individuals?
2. Using the interactive map located on the FTS website in Russia, select the Federal Tax Service Office for the region where you live. List the taxes that individuals in your region must pay.

Task 7.

Complete the test tasks.

Essay Topics:

1. Tax Code of the Russian Federation: opportunities to save.
2. Features of calculating personal income tax by tax agents.
3. The mechanism for calculating and paying value added tax to the budget.
4. Tax deductions and the procedure for their application.
5. Responsibility for violations of tax legislation.
6. Legislative and administrative restrictions in taxation policy.
7. Personal income tax.
8. Tax offenses and sanctions.

Resources: www.nalog.ru, www.minfin.ru,
https://rosreestr.ru/wps/portal/online_request, <https://calcus.ru/transportnyj-nalog-calculator/stavropolskiy-krai>

PRACTICAL LESSON #16. FUNDAMENTALS OF ENTREPRENEURSHIP

Questions and tasks

Issues to be discussed

1. The concept of entrepreneurial activity, its advantages and disadvantages.
2. Key qualities of successful entrepreneurs.
3. Content and modern forms of entrepreneurship.
4. A startup, its characteristics, and who can become a startup founder. How to find a startup idea. Rules for creating a new business (startup).
5. Stages of startup creation. Methods of financing a new business.
6. Sources of financial support for startups in Russia. Stages of startup development.
7. Organizational and legal forms of business, its taxation.

Tasks for developing and monitoring mastery of competencies

1. Define the concept of entrepreneurial activity, name its advantages and disadvantages.
2. Formulate the main qualities inherent in successful entrepreneurs.
3. Describe modern forms of entrepreneurship.
4. Define a startup and formulate its characteristics.
5. Name who can become a startup founder.
6. Formulate the rules for creating a new business (startup).
7. Name and describe the stages of creating a startup.
8. Provide a description of the organizational and legal forms of business.

Task 1. Online workshop

1. On the Federal Portal <http://young.smb.gov.ru> in the section School of Young Entrepreneurs find the section «Starting a Business». Determine which legal entity any new business, including a startup, can be registered in this form.

2. What factors, according to the experts of this portal, should be taken into account when choosing a field of activity for a startup?

3. According to the data from the same website, determine who carries out registration of startups and any other new business. What

What documents are required for this? Where can I download the necessary forms, and can I submit the documents online?

4. Based on the data from this same website, determine for what types of activities a state license is required.

Task 2. Case

An entrepreneur opened a souvenir and jewelry shop in central St. Petersburg. Business was going well, but the space was small. He recently learned that a space three times larger, but with a rent twice as high, was available for rent 500 meters away in a hotel located at a major tourist intersection. He needed to decide on the lease urgently.

Give arguments in favor of renting new premises.

Task 3. Case

You and your friends have decided to start a business and open a mobile coffee shop selling hot coffee from a van. Read up on this business and answer the following questions.

1. Does this business have any competitors in your city?
2. List the points where you think you could trade coffee.
3. What types of coffee do you think you could offer to your clients?
4. Describe the age of your customers, their occupation, average income level and guess how much they are willing to spend on your products
5. What unique features of your product can you offer? clients?
6. What functions will need to be distributed in your company?

Who will perform these functions?

Task 4.

List and describe the stages of establishing a limited liability company.

Task 5.

Complete the test tasks.

Essay Topics:

1. Characteristic features of entrepreneurial activity in modern conditions.
2. The role and importance of modern business in the Russian economy.

3. The role and place of innovative entrepreneurship in stabilizing the state economy.
4. Spheres of activity and organizational and legal forms of private entrepreneurship.
5. Entrepreneurial idea and its importance in modern business.

Resources: <http://ya-ip.ru>, <http://ipinform.ru>, <http://young.smb.gov.ru>,
<http://smb.gov.ru>, <http://fasie.ru>, www.rvc.ru, www.rusangels.ru

Recommended reading for Section 2

Coin literature:

1. Sycheva-Peredero, O. V. Financial Literacy: A Tutorial / O. V. Sycheva-Peredero, O. V. Sekletsova, I. V. Korchagina. - Kemerovo: KemSU, 2021. - 116 p. - ISBN 978-5-8353-2814-7. - Text: electronic // Lan: electronic library system. - URL: <https://e.lanbook.com/book/186377>
2. Financial literacy: textbook / Yu. R. Tumanyan, O. A. Ishchenko-Padukova, A. N. Kozlov [et al.]. - Rostov-on-Don, Taganrog: Publishing House of the Southern Federal University, 2020. - 212 p. - ISBN 978-5-9275-3558-3. - Text: electronic // Digital educational resource IPR SMART: [site]. - URL: <https://www.iprbookshop.ru/107990.html> (date of access: 02/22/2026). - Access mode: for authorized users
3. Elizarova, N. V. Financial literacy: textbook / N. V. Elizarova. - Moscow: IP Ar Media, 2023. - 127 p. — ISBN 978-5-4497-1899-0. — Text: electronic // Digital educational resource IPR SMART: [site]. — URL: <https://www.iprbookshop.ru/127842.html> (accessed: 22.02.2026). — Access mode: for authorized users
4. Likholetova, N. V. Economic culture and foundations of financial literacy: textbook / N. V. Likholetova, I. N. Oleynikova. - Persianovsky, Taganrog: Don State Agrarian University, Taganrog Institute of Management and Economics, 2022. - 258 p. - ISBN 978-5-9201-0159-4. — Text: electronic // Digital educational resource IPR SMART: [site]. — URL: <https://www.iprbookshop.ru/130730.html> — Access mode: for authorized users

Further reading:

1. Bogatyrev, S. Yu. Behavioral finance: a tutorial / S. Yu. Bogatyrev; Financial University under the Government of the Russian Federation. – Moscow: Prometheus, 2018. – 210 p.: diagrams, ill., tables. – Access mode: by subscription.–

URL

:

<https://biblioclub.ru/index.php?page=book&id=494852>

2. Securities market: a textbook and practical course / A. V. Zolkina, A. A. Panasyuk, A. Yu. Anisimov, I. A. Kokorev. - Moscow: Institute of World Civilizations, 2019. - 84 p. - ISBN 978-5-6043054-7-8. - Text: electronic

// Digital educational resource IPR SMART: [site]. — URL: <https://www.iprbookshop.ru/94841.html>

3. Financial literacy: textbook for universities / scientific editor R. A. Kokorev. — Moscow: Moscow University Publishing House, 2021. — 568 p.: ill. ISBN 978-5-19-011698-4 (e-book) ISBN 978-5-19-011654-0 [Electronic resource]. — URL: https://fincult.info/upload/iblock/a1e/Uchebnoe_posobie.pdf

Methodological literature:

1. Methodological guidelines for organizing independent work on discipline "Legal and financial literacy", 2026 – [Electronic version].

Internet resources:

- 1.1 Legal reference system "Consultant Plus" <https://www.consultant.ru/>
2. Electronic library system "University Library Online". <http://biblioclub.ru>
3. Electronic library system IPRsmart. <https://www.iprbookshop.ru/>
4. Russian State Library <https://www.rsl.ru/>
5. Electronic library system "Znanium": <https://znanium.com/>
6. Electronic library system "Lan" <https://e.lanbook.com/>
7. Electronic library system "Student Consultant" <https://www.studentlibrary.ru/>
8. Electronic library system "National digital resource "Rukont" <https://lib.rucont.ru/>
9. Professional Library No. 1 <https://profspo.ru/>
10. Russian as a Foreign Language (RFL) <https://www.ros-edu.ru/>

Information and reference systems:

9. Legal reference system "Consultant Plus" // www.consultant.ru (Agreement No. D2022-1/29.00 dated 10.01.2022 on information support with further annual renewal under the same conditions).

10. Electronic Library System "University Library Online". License Agreement No. 855-25 for Provision of access to the electronic library system "University Library Online" from June 27, 2025. Organization: Direct-Media LLC. Valid from May 28, 2025 to May 27, 2026.

11. Electronic library system IPRsmart License agreement No. 12783/25П/К/ПККП dated May 20, 2025, for access to the IPRbooks electronic library system. Organization: IP R Media Company LLC. Valid from June 6, 2025, for 12 calendar months.

12. Russian State Library Agreement No. 769-25 dated June 17, 2025 Creation of a virtual reading room for the Russian State Library. Organization: Federal State Budgetary Institution "Russian State Library." Term: from June 17, 2025 (twelve calendar months).

13. Electronic library system "Znanium": Agreement No. 768-25-ebs dated June 17, 2025. Organization: Znanium LLC. Valid from May 30, 2025 to May 29, 2026.

14. Electronic library system "Lan" License agreement No. 143-25 for Grant of the right to use software from February 11, 2025. Organization: Lan LLC. Term: from February 14, 2025 (twelve calendar months)

15. Electronic library system "Student Consultant" Licensed Agreement No. 91KS/04-2025 dated 05/20/2025. Validity period: from 06/20/2025 to 06/19/2026.

16. Electronic library system "National digital resource "Rukont". Agreement No. 800-25 dated June 20, 2025. Organization: TsKB BIBKOM. Valid from May 30, 2025 to May 29, 2026.

**MINISTRY OF SCIENCE AND HIGHER EDUCATION OF
THE
RUSSIAN FEDERATION
Federal State Autonomous
Educational Institution of Higher Education
"North Caucasus Federal University"**

**GUIDELINES
ON THE ORGANIZATION OF INDEPENDENT WORK
IN THE DISCIPLINE "LEGAL AND FINANCIAL LITERACY"
for students majoring in 31.05.01 General Medicine**

Stavropol

CONTENT

<u>INTRODUCTION</u>	546
<u>SECTION 1. LEGAL LITERACY</u>	580
<u>SCHEDULE FOR INDEPENDENT WORK</u>	580
<u>PREPARATION FOR PRACTICAL CLASSES</u>	581
<u>QUESTIONS FOR INDEPENDENT WORK</u>	657
<u>SAMPLE REPORT TOPICS</u>	69
<u>SAMPLE TESTS</u>	70
<u>INTERVIEW QUESTIONS</u>	73
<u>REPORTING FORMS, REQUIREMENTS FOR PRESENTATION AND REGISTRATION OF RESULTS OF INDEPENDENT WORK OF STUDENTS</u>	695
<u>EVALUATION CRITERIA</u>	736
<u>SECTION 2. FINANCIAL LITERACY</u>	792
<u>SCHEDULE FOR INDEPENDENT WORK</u>	83
<u>ESSAY</u>	83
<u>PREPARATION FOR PRACTICAL CLASSES</u>	86
<u>SAMPLE TESTS</u>	96
<u>QUESTIONS FOR INDEPENDENT WORK</u>	99
<u>COMPETENCY ASSESSMENT CRITERIA</u>	100
<u>LIST OF RECOMMENDED REFERENCES</u>	106

INTRODUCTION

The aim of the course *Legal and financial literacy* is to master legal, financial, and economic concepts that reflect key areas of legal and financial relations, develop students' legal and financial literacy skills, practical skills, and competencies that enable them to effectively interact with a wide range of legal and financial institutions, and develop students' understanding of the real potential of law and legal regulation in addressing social, economic, and political issues, as well as an appreciation of the need for effective personal financial management. This course will enable students to better navigate current legal and financial issues that arise on a daily basis and find optimal solutions for each individual.

The objectives of the discipline in the part of *legal literacy* consist of:

- to lay the theoretical foundations of legal knowledge;
- to promote understanding of law as one of the most important social regulators of public relations;
- to develop the ability to navigate in a complex system of current legislation and correctly apply legal norms in specific situations;

- to teach how to analyze legislation and the practice of its application. The objectives of the discipline in the part of *financial literacy*:

- understanding the basics of financial literacy, developing knowledge on the main categories and concepts in the field of personal financial planning, savings, lending, payments and settlements, financial markets, taxation, and entrepreneurial activity;
- mastering the basic conceptual apparatus in the field of financial literacy, methods and techniques for making and implementing financial and investment decisions;
- gaining practical skills in developing personal financial plans, the use of digital resources and technologies in the field of savings, lending, payments and settlements, and investment.

As a result of mastering the discipline "*Legal and financial literacy*", the student must have the following formed competencies:

Code, wording competencies	Code, wording indicator	Planned learning outcomes by discipline (module), characterizing the stages formation of competencies, indicators
UK-2 Able to define a range of tasks within the framework of the set goal and choose optimal methods for their solutions, based on	ID-1 UK-2 formulates the goal of the project, defines the totality interconnected tasks, that ensure its achievement and determines the expected results of the solution	Defines the purpose of the project; highlights and characterizes stages solutions interconnected tasks based on current legal norm; analyzes theoretical And practical problems to achieve

current legal norms, available resources and restrictions		expected results.
	ID-2 UK-2 develops a plan actions to solve the project's problems, choosing the optimal way to solve them, based on current legal norms and existing resources And restrictions	Chooses optimal methods for solving tasks based on current legal regulations, available resources, and constraints.
	ID-3 UK-2 provides implementation of the project in accordance with established goals, deadlines and costs, based on current legal normal, existing resources And restrictions, including the use of digital tools.	Logically justifies the need to complete a project in accordance with established goals, deadlines, and costs; develops and formalizes the project using digital tools based on current legal regulations, available resources, and constraints.
UK-9 Capable of accepting justified economic decisions in various areas life activities	ID-1 UK-9 Understands the basics principles functioning economy And economic development, goals and forms of state participation in the economy	Apply in practice knowledge about the fundamentals of the behavior of economic agents, the principles of market exchange and patterns functioning market economy, principles of economic analysis for decision-making, indicators of socio-economic development and growth, resource and environmental constraints on development, understands necessity long-term sustainable development essence And functions entrepreneurial activities And risks associated with it, features of private And state entrepreneurship, innovative activities.
	ID-2 UK-9 Applies methods personal economic financial planning achievements current long-term financial goals	Based on knowledge of the main types of personal income and expenses, including mandatory ones, the student applies the principles of personal financial planning and budgeting; assesses their eligibility for tax benefits, pensions, and social benefits; manages a personal budget, including using software; and solves typical problems in personal economic and financial planning that arise at different stages of the life cycle.
	ID-3 UK-10 Uses financial tools For management personal finances, controls own economic and financial risks	Realizing types And sources occurrence economic And financial risks for the individual, ways of them reduction, enjoys sources of information on the rights and responsibilities of consumers of financial services, analyzes the terms of financial products and the provisions of agreements with financial institutions, assesses individual risks, including the risk of becoming a victim of fraud, and manages them.

UK-10 Capable of forming intolerant attitude towards corrupt behavior	ID-1 UK-10 familiar current legal norms, providing the fight against corruption in various arealisfe activity, with ways prevention corruption And formations intolerant attitude towards her;	Wt	Plays main provisions anti-corruption legislation; lists types legal responsibility for corruption. Analyzes legal norms to assess corruption situations; highlights key methods of prevention corruption. Demonstrates the systemic understanding mechanisms of formation intolerant relationship To corrupt behavior.
	ID-2 UK-10 warns corrupt risks professional activities; excludes interference in his professional activities in cases declensions corruption offenses	V To	Describes typical corruption risks in the professional sphere; formulates a course of action in the event of an attempt to incite corruption. Applies algorithms for preventing corruption risks; recognizes hidden forms of interference in one's activities. Argues the legality of refusing to participate in corrupt activities schemes; implements strategy protection their own professional rights.
	ID-3 UK-10interacts in society based on an intolerant attitude towards corruption.		Defines ethical and social principles anti-corruption behavior; names the authorities responsible for combating corruption. Builds communication with colleagues based on the ethics of intolerance to corruption; reports corruption within the law. Has a good command of civic culture. behavior; demonstrates readiness To collective counteraction manifestations of corruption.

Independent work plays an important role in the training of proactive, creatively thinking specialists.

In a globalizing labor market, specialist qualifications, understood as a combination of knowledge, skills, and abilities, are no longer sufficient to address the development challenges of the modern economy. Future

specialists must be prepared to tackle unconventional professional challenges.

A, therefore, have the ability

Acquire and develop essential professional competencies throughout life. Independent work plays a special role in preparing future specialists and improving the quality of the educational process, allowing students to engage in creative activities and develop their intellectual abilities.

Thus, the formation of an internal need for self-education becomes the leading condition for the realization of the personal potential of a specialist of high social status, which elevates the student's independent work (SIW) to the rank of the student's main educational activity.

and puts forward qualitatively new requirements for the university regarding its regulation and organization.

Students' independent work in studying the course "Legal and Financial Literacy" is based on the systematization of knowledge acquired during the mastery of the first semester's disciplines, practical classes, and recommended literature.

SECTION 1. LEGAL LITERACY

The purpose of independent work of students in the process of studying the discipline is the formation of a holistic understanding in students of current legislation and ways of using it in professional and everyday life.

Tasks for independent work:

- systematization and consolidation of the acquired theoretical knowledge and practical skills of students;
- development of skills to use normative, legal, reference documentation and specialized literature;
- development of students' cognitive abilities and activity: creative initiative, independence, responsibility and organization;
- development of independence of thinking, ability for self-development, self-improvement and self-realization;
- raising the level of general legal culture.

Thus, independent work allows for the improvement of the student's overall educational level and introduces them to scientific research creativity.

The main forms of independent work of students in this section of the discipline are:

- preparation for practical classes;
- note-taking and analysis of regulatory documents – combines written and oral forms of student activity; reveals analytical skills, the ability to highlight the semantic centers of the text;
- completion of individual creative tasks (compilation and filling in tables, diagrams, etc.) is a written form of student work that allows for the development of analytical skills, the ability to highlight the main points in the problem being studied, and to establish cause-and-effect relationships.
- writing reports – a written summary of an article or book or several scientific papers, a scientific work, or literature on a general topic; implies the disclosure of the essence of the problem under study, including an appeal to various points of view on the issue, as well as the presentation of one's own views on it.
- interview, colloquium - oral examination and assessment of knowledge of a historical and legal nature.

SCHEDULE FOR INDEPENDENT WORK

Topic	Form of control	Watch
Topic 1. Basics of the theory states and law. <i>1.1 Concept and main categories of the state.</i> <i>1.2 Concept and main categories</i>	<i>Interview, defense of the report, execution of individual creative tasks</i>	4
<i>rights. Legal consciousness and legal culture.</i>		
Topic 2. Constitutional law of the Russian Federation.	<i>Interview, defense of the report, execution of</i>	4

	<i>Interview, defense of the report, execution of individual creative tasks</i>	
Topic 3. Civil law.	<i>Interview, defense of the report, execution of individual creative tasks</i>	4
Topic 4. Family law.	<i>Interview, defense of the report, execution of individual creative tasks</i>	4
Topic 5. Labor law.	<i>Interview, defense of the report, execution of individual creative tasks</i>	4
Topic 6. Administrative right. Legal basis information protection.	<i>Interview, defense of the report, execution of individual creative tasks</i>	4
Topic 7. Criminal Law.	<i>Interview, defense of the report, execution of individual creative tasks</i>	4
Topic 8. Environmental law.	<i>Interview, defense of the report, execution of individual creative tasks</i>	4
Total for 1 semester:		32.0
Total:		32.0

PREPARATION FOR PRACTICAL CLASSES

TOPIC 1. FUNDAMENTALS OF THE THEORY OF STATE AND LAW. THE CONCEPT AND MAIN CATEGORIES OF THE STATE.

Target -to deepen and expand knowledge about the essence of the state

Form of control: interview, defense of reports, implementation of individual creative tasks.

Issues to be Discussed

1. Form of government: form of government, state structure, political regime.
2. Functions and mechanism of the state.
3. The concept and characteristics of the rule of law and civil society. **Tasks for developing and monitoring mastery of competencies**
 1. What factors underlay the origin of the state in different peoples?
 2. Tell us about the main reasons for the emergence of the state.

3. What are the points of view on forms in legal literature?
the emergence of the state? Tell us about them.
4. How did thinkers of different times and peoples explain the origin of the state?
5. What is the essence of each theory of origin of the state? Tell us about them.

Task 1. Create a table: «The Main Theories of the Emergence of the State»

Task 2. Create a diagram of “Stages of state development”. Topics of the reports:

1. Paths and forms of the emergence of the state.
2. State power in early class societies.
3. The "crisis" theory of the origin of the state.
4. The main features of states of the eastern type.
5. Alternative approaches to the typology of states.
6. Non-typical forms of government in the modern state.

TOPIC 1. FUNDAMENTALS OF THE THEORY OF STATE AND LAW. CONCEPT AND BASIC CATEGORIES OF LAW. LEGAL CONSCIOUSNESS AND LEGAL CULTURE

Target -give a general description of the concept of the main categories of law, legal awareness and legal culture.

Form of control: interview, defense of reports, implementation of individual creative tasks.

Issues to be discussed

1. Lawmaking.
2. Concept and types of legal relations.
3. Offences and legal liability.

Tasks for developing and monitoring mastery of competencies

Task 1.

How do you understand the Roman proverb "legality is the foundation of the state"? (in writing).

Task 2.

Students are invited to develop group projects, accompanied by presentations, on the following topics:

- Contradictions between law and morality and ways to overcome them.
- Separation of powers as a principle of the rule of law.
- Mutual responsibility of the state and the individual as a principle of the rule of law.
- Law and order in modern society.

TOPIC 2. CONSTITUTIONAL LAW OF THE RUSSIAN FEDERATION

Target -give a general description of the Constitution, its structure and meaning, the federal form of government and its specifics in Russia, the bodies of state power in the Russian Federation, the procedure for their formation and their functions, and the legal status of a person under the Constitution of the Russian Federation.

Form of control: interview, defense of reports, implementation of individual creative tasks.

Issues to be discussed

1. Fundamentals of the constitutional system.
2. The President of the Russian Federation.
3. Federal Assembly.

Tasks for developing and monitoring mastery of competencies

Task 1.

- Create a table “Constitutional status of branches of government in the Russian Federation”.
- Make a comparative table of the subjects of jurisdiction of the Russian Federation and subjects of joint jurisdiction of the Russian Federation and its constituent entities (using the North Caucasus Federal District as an example).

Task 2.

Presentation on the topic:

- President of the Russian Federation.
- Federal Assembly.
- Judicial power.

Report on the topic:

- Constitutional duties of a person and citizen.
- Acquisition of citizenship in the Russian Federation.
- Electoral system in the Russian Federation.

TOPIC 3. CIVIL LAW

Target -give a general description of civil law as a branch Russian legislation.

Form of control: interview, defense of reports, implementation of individual creative tasks.

Issues to be discussed

1. Grounds for the emergence, change and termination of civil legal relations.
2. Exercise of civil rights and fulfillment of duties. Rights to protection.
3. Civil liability.
4. Time limits in civil law.

Tasks for developing and monitoring mastery of competencies

Task 1.

- Make a diagram “Classification of civil contracts”.
- Describe the features of civil rights and their implementation of responsibilities.

Task 2.

Report on the topic:

- Protection of consumer rights.
- A lawsuit as the main form of protection of civil rights.
- Property rights in the modern world.
- Responsibility for termination of obligations. Termination of obligations.
- Protection of the honor and dignity of the individual by the Russian state (civil procedural aspect).

TOPIC 4. FAMILY LAW

Target -give a general description of family law as a branch Russian legislation.
Form of control: interview, defense of reports, implementation of individual creative tasks.

Issues to be discussed

1. General provisions: family legislation, implementation and protection of family rights.
2. Conclusion and termination of marriage.
3. Rights and responsibilities of spouses.
4. Rights and responsibilities of parents and children.
5. Alimony obligations of family members.
6. Forms of education of children left without parental care.

Tasks for developing and monitoring mastery of competencies

Task 1.

- Schematically depict the principles of family law.
- Schematically display the types of property regimes of spouses.

Task 2.

Report on the topic:

- Alimony obligations of family members.
- Grounds for applying civil law to family relations legislation.

TOPIC 5. LABOR LAW

Target -give a general description of labor law as a branch Russian legislation.
Form of control: interview, defense of reports, implementation of individual creative tasks.

Issues to be discussed

1. General provisions of labor law.
2. Labor relations. Parties to labor relations.

3. Grounds for the emergence of labor relations.

Tasks for developing and monitoring mastery of competencies

1. Employment contract: concept, parties, form, content, conditions and procedure for concluding, amending and terminating contracts.

2. Working hours. Rest time.

3. Labor discipline and disciplinary responsibility. Task 1.

Draw up an employment contract using Russian labor legislation.

Task 2.

Reports on the topic:

- Legal status of trade unions in the Russian Federation.

- Social partnership.

- Collective Agreement.

Presentation on the topic:

- Legal regulation of wages.

- Labor discipline and responsibility under labor legislation.

TOPIC 6. ADMINISTRATIVE LAW. LEGAL FRAMEWORK INFORMATION PROTECTION

Target -give a general description of administrative law as branches of Russian legislation.

Form of control: interview, defense of reports, implementation of individual creative tasks.

Issues to be discussed

1. Administrative coercion.

2. Administrative offense and its composition.

3. Administrative responsibility: concept, content, characteristics.

4. Administrative penalties. Liability of minors

according to the administrative code.

Tasks and questions for developing and monitoring knowledge competencies

1. Information: concept, types. Regulatory legal acts in the field of information protection.

2. Legal basis for the protection of state secrets.

3. Responsibility for offenses in the information sphere. Task 1.

- Make a diagram "Administrative coercion: concept and types".

- Responsibility for offenses in the information sphere

based on the "Yarovaya Law".

Task 2.

- Question for discussion: What kind of administrative measures can a personal search of a citizen by customs authorities be considered coercion? List the circumstances that aggravate and mitigate liability.

- Analyze the legal provisions that regulate the fundamentals of protection of secrets.

TOPIC 7. CRIMINAL LAW

Target -give a general description of criminal law as a branch Russian legislation.
Form of control: interview, defense of reports, implementation of individual creative tasks.

Issues to be discussed

1. Criminal law: objectives and principles of the Criminal Code of the Russian Federation.
2. Crime: concept, types, persons subject to criminal liability.
3. Circumstances that exclude the criminality of the act.
4. The concept and purposes of punishment. Types of punishment.

Tasks for developing and monitoring mastery of competencies

Task 1.

- Find 3-4 articles in the Special Part of the Criminal Code of the Russian Federation that provide for elements of a crime with two forms of guilt.

Task 2.

Students are invited to develop group projects, accompanied by presentations, on the following topics:

- Criminal law as the main instrument of criminal law regulation.
- Formation of criminal law in Russia.
- Crimes in the field of computer information.
- Crimes related to drug trafficking.

TOPIC 8. ENVIRONMENTAL LAW

Target -give a general description of environmental law as a branch Russian legislation.

Form of control: interview, defense of reports, implementation of individual creative tasks.

Issues to be discussed

1. Sources of environmental law: types, general characteristics.
2. Rights and obligations of citizens, public and other non-profit associations in the field of environmental protection.

3. Environmental control: goals, objectives and types.
4. Legal liability for violation of the law in areas of environmental protection.

Tasks for developing and monitoring mastery of competencies

Task 1.

- There are three most common classifications of ecological-legal liability. List them.
- List the bodies that carry out environmental control. Task 2.

Make a table “Types of sources of environmental law”.

Task 3.

Students are invited to develop group projects, accompanied by presentations, on the following topics:

- Land as an object of legal regulation.
- Legal liability for environmental violations.

Topics of the reports:

1. Constitutional principles for regulating natural resource management and environmental protection. Federal treaties.
2. International treaties of the Russian Federation in the field of nature management and environmental protection.
3. Law as a source of environmental law.
4. The concept of environmental control.
5. The main tasks of environmental control.
6. Types of environmental control.

QUESTIONS FOR INDEPENDENT WORK

1. The essence of the state, its characteristics, functions and forms.
2. The rule of law: concept and characteristics. Relationship with civil society.
3. The concept of law, its characteristics and functions.
4. Sources of law.
5. Legal norms, their structure. Types and methods of presentation of legal norms norms. Regulatory legal acts and their types.
6. The system of Russian law.
7. Legal systems of the world.
8. Concept and composition of legal relations.
9. Subjects of legal relations. Their legal capacity and legal competence.
10. Offence and its types.
11. Legal liability, its types and principles.
12. The Constitution is the fundamental law of the state. Legal properties of the Constitutions.
13. Fundamentals of the constitutional system of Russia.
14. Constitutional status of the individual in the Russian Federation.

15. President of the Russian Federation.
16. Federal Assembly of the Russian Federation.
17. Government of the Russian Federation.
18. Federal structure of Russia.
19. Local self-government.
20. The system of courts in the Russian Federation and their functions.
21. Law enforcement agencies in the Russian Federation.
22. Electoral system of Russia.
23. The concept of civil law. Features of regulation of civil legal relations.
24. Subjects of civil law.
25. Objects of civil rights.
26. Ownership rights.
27. Transactions, their types and forms.
28. Obligations and their types.
29. Agreements.
30. Civil liability.
31. Right of inheritance.
32. Employment contract and its types.
33. Recruitment. Probationary period upon hiring. administrative
34. Transfers and suspensions from work.
35. Dismissals.
36. Working hours and rest time.
37. Remuneration.
38. Labor discipline. Rewards and punishments.
39. Labor disputes and the procedure for their resolution.
40. Features of administrative legal relations.
41. Administrative legal relations and responsibility.
42. Legal concept of family and marriage.
43. Divorce: methods and procedure.
44. Division of property in divorce. Alimony rights and obligations of spouses.
45. Limitation of parental rights. Child support rights and parents.
46. Personal and property rights of minor children.
47. Personal and property rights of spouses.
48. The concept of crime. The composition and types of crime. Complicity in crime.
49. Criminal punishment and its types.
50. Responsibility for environmental violations.
51. Land as an object of legal regulation. Federal Law "On Land".
52. Protection of state secrets. Federal Law "On State Secrets".
53. Information and its protection.

SAMPLE REPORT TOPICS

1. State and civil society.
2. Problems and ways of forming a legal state in the Russian Federation.
3. Morality and law.
4. Legal consciousness and legal culture.
5. Legal systems of the world.
6. Legal system in Russia.
7. Muslim law.
8. Federal Law "On Citizenship of the Russian Federation".
9. Legal status of refugees and internally displaced persons.
10. Right to life.
11. International standards of human rights and freedoms and guarantees of their implementation in the Russian Federation.
12. New developments in the electoral legislation of the Russian Federation.
13. Local self-government in the Russian Federation.
14. Law enforcement agencies in the Russian Federation.
15. The judicial system in the Russian Federation.
16. The prosecutor's office and its role in society.
17. Advocacy and its role in the protection of human rights.
18. Legal entity as a subject of civil rights and obligations.
19. Protection of personal non-property rights in civil and criminal law of Russian law.
20. The concept of property rights.
21. Inheritance law.
22. Copyright and related rights.
23. Patent law.
24. Features of various types of civil contracts (according to students' choice).
25. Intellectual property and its protection.
26. Computer crimes and liability for their violation.
27. Regulation of labor of workers in the Far North and equivalent localities.
28. Features of regulation of shift workers' labor.
29. Features of regulation of youth labor.
30. Features of regulation of labor of transport workers.
31. Unemployed people and protection of their rights.
32. Occupational safety.
33. Labor conflict and ways of its resolution.
34. Strike as a way to resolve a labor conflict.
35. Administrative liability and its types.
36. Car insurance: legal aspects.
37. Criminal liability of minors.
38. Marriages with foreigners.
39. Responsibility for environmental violations.

40. General characteristics of land legislation.
41. Federal Law "On State Secrets".
42. Information and its protection.
43. Mechanisms for the implementation and protection of students' rights.

SAMPLE TESTS

1. Determine which approach to the typology of states is based on socio-cultural, spiritual and moral factors of society development
 - A) civilizational
 - B) functional
 - C) systemic
 - G) formational
2. Organization of political power that promotes the preferential implementation of specific interests (class, universal, religious, national, etc.) within a certain territory is called
 - A) political party
 - B) state apparatus state
 - C) state
 - G) political system
3. The form of government is characterized by...
 - A) territorial organization of power, demographic characteristics of
 - B) the state, the relationship between the people and state power,
 - C) the procedure for the formation of the highest organs of state
 - G) power, class stratification of society
 - d)
4. A set of views, ideas, representations, as well as feelings, emotions, experiences expressing people's attitudes towards current or desired law and other legal phenomena - this is
 - A) legal culture
 - b) legal consciousness
 - C) law and order
 - G) legal education
5. A generally binding, formally defined rule of conduct, established or sanctioned by the state and aimed at regulating social relations is...
 - A) director's order
 - B) rule of law
 - C) individual prescription legal
 - G) fact
6. The legal norm consists of...
 - A) disposition, sanction, principles of
 - B) hypothesis, disposition, responsibility of
 - C) hypothesis, disposition, sanction

d) hypothesis, disposition, predicate

7. Select from the presented executive body of state authorities in the Russian Federation

- A) Supreme Court of the Russian Federation
- B) The Prosecutor's Office of the Russian Federation
- C) Government of the Russian Federation
- G) Federal Assembly of the Russian Federation

8. Activities of state bodies on the adoption, amendment and abolition of legal norms is...

- A) legal implementation
- B) lawmaking
- C) law enforcement
- G) interpretation of law

9. Subjects of civil law are understood to be

- A) individuals
- B) legal entities
- C) citizens of the Russian Federation, foreign citizens and stateless persons
- G) individuals and legal entities who, in accordance with the Civil Code

RF may be the bearers of legal rights and obligations

10. Who has the right to limit the legal capacity of a citizen?

- A) prosecutor
- B) advocate
- C) court
- G) psychiatrist

11. The legal capacity of a citizen arises

- A) at the moment of birth
- B) at the time of birth registration
- C) from 6 years of age
- G) from 18 years of age

12. Administrative punishment is established:

- A) Code of Administrative Offenses of the Russian Federation
- B) Federal laws
- C) laws of the constituent entity of the federation, decrees of
- G) the Government of the Russian Federation

13. An administrative offense is:

- A) violation of public order;
- B) violation of the order of work collective activities;
- C) violation of military discipline;
- G) offenses related to property relations.

14. The basis for the collection of alimony established by the person who entered into the legal force of a court decision is

- A) agreement
- B) writ of execution

- C) court ruling
- G) court decision

15. Family property relations include:
legal relations
- A) concerning marriage and dissolution of marriage
 - B) between parents and children regarding the upbringing and education of the latter
 - C) between family members regarding mutual financial support;
 - G) all of the above
16. Basis for the emergence, change and termination of labor
legal relations
- A) Legal fact
 - B) Legal structure
 - C) Employment contract
 - G) Administrative act
17. Labor relations include relations between
- A) Employee and employer Employee
 - B) and the state Employers and the
 - C) state Trade unions and labor
 - G) inspectorate
18. The principles of labor law include
- A) Humanity
 - B) Legality
 - C) Freedom of labor
 - G) Equality before the law and the courts
19. The principles of criminal law are divided into
- A) formal and material simple
 - B) and complex
 - C) general and special
 - G) indirect and specific
20. The disposition in which the legislator names the crime is not describing
the objective and (or) subjective features of the crime, is called
- A) blanket
 - B) referral
 - C) simple
 - G) descriptive
21. Activities to establish standards (indicators) of maximum
permissible human impact on the natural environment is called:
- a) licensing of environmental protection
 - b) b)
environmental control
 - C) standardization of environmental quality by
 - G) environmental assessment

INTERVIEW QUESTIONS

1. What are the main reasons for the emergence of the state?

2. What is the essence of each theory of origin of the state?
3. Reveal the concept and structure of a legal norm.
4. Describe the system of government bodies in the Russian Federation.
5. Reveal the constitutional principle of separation of powers.
6. Describe the political rights and freedoms of a citizen of the Russian Federation.
7. List the economic, social and cultural rights and freedoms of man and citizen
8. List the main duties of a person and citizen
9. Name the main types of sources of environmental law.
10. Analyze the goals and objectives of environmental control.
11. Explain the concept and characteristics of the rule of law.
12. Explain the concept and characteristics of civil society.
13. Explain the concept of legal culture of society.
14. Name the types of legal culture.
15. Reveal the concept and essence of the state.
16. Name the characteristics of state power as a special type of social power.
17. Describe the form of government. Name the types and their signs.
18. Describe the form of government. Name its types and their characteristics.
19. Describe the political (state) regime.
- Name the species and their characteristics
20. Explain the concept and functions of law.
21. Describe the Russian legal system.
22. Explain the concept of the form (source) of law and list their main types
23. Provide a classification of regulatory legal acts
24. Explain the concept of lawmaking and name its types.
25. Provide the concepts and types of legal relationships.
26. Explain the concept of an offense. Determine its elements.
27. Explain the concept and types of legal liability.
28. Reveal the concept and structure of legal consciousness
29. Name the types and levels of legal consciousness.
30. List the foundations of the constitutional system.
31. Reveal the concept and principles of citizenship.
32. Reveal the concept and structure of a person's legal status.
33. List the grounds for the emergence, change and termination of civil legal relations.
34. Reveal the concept and grounds of civil law responsibility.
35. List and disclose the rights and responsibilities of spouses.
36. What forms of education are there for children left without parental care, established by the Family Code of the Russian Federation?

37. List the rights and responsibilities of parents and children.
38. Name the conditions and describe the procedure for concluding a marriage.
39. List the grounds for recognizing a marriage as invalid.
40. Explain the concept and grounds of disciplinary responsibility.
41. Describe the types of disciplinary sanctions.
42. Describe the employee's financial liability and the employer.
43. Disclose the concept and main content of an employment contract.
44. Explain the concept and types of rest time.
45. Explain the concepts of working hours and normal duration of working hours.
46. Explain the concept and types of administrative coercion.
47. Explain the concept and characteristics of administrative responsibility.
48. List and disclose the types of administrative penalties.
49. List the regulatory legal acts in the field of protection of information.
50. List the regulatory legal acts in the field of protection of state secrets
51. List the regulatory legal acts in the field of counteraction to corruption
52. Reveal the concept and characteristics of a crime.
53. Name and describe the types of crimes.
54. Who may be subject to criminal liability?
55. Name the circumstances that exclude the criminality of an act.
56. Explain the concept and purposes of punishment.
57. List and explain the types of punishments.
58. Name the types of environmental control.
59. List the rights and responsibilities of citizens, public and other non-profit associations in the field of environmental protection.

REPORTING FORMS, REQUIREMENTS FOR PRESENTATION AND REGISTRATION OF RESULTS OF INDEPENDENT WORK STUDENTS

- Preparation for an interview, colloquium consists of studying

The teacher recommends primary and secondary literature on the proposed topic, and prepares the presentation. It should contain a title, a statement of the main idea, a current assessment of the subject matter, a brief list of the issues discussed, and also assume an engaging presentation format, emphasizing key points, and an original approach. The main part, in which the speaker should thoroughly explore the essence of the topic, is usually structured like a report. The goal of the main part is to present sufficient data to engage the audience in the topic and encourage them to read the materials. At the same time, the logical structure of the theoretical section should not be presented without

Visual aids, audiovisual, and visual materials. The conclusion should contain a clear, concise summary and brief conclusions.

- drawing up and filling out tables and diagrams – written form of work student, involves the ability to identify the main points in the problem being studied and establish cause-and-effect relationships;

- a report is a written summary of an article, book, or several scientific papers, research works, and literature on a general topic; implies a disclosure of the essence of the problem being studied, including an appeal to various points of view on the issue, as well as an exposition of one's own views on it; must have a title page, references, and a list of references and literature, formatted in accordance with the requirements of the standard;

- note-taking and analysis of regulatory documents – combines written and oral forms of student activity; presupposes the skills and abilities of identifying the semantic centers of the text; logically correct presentation; and concise conveyance of the essence of the material.

- computer presentation - slide volume no more than 15; uniform style of slide design; high-quality graphic objects; text (12/14 font size, traditional font); use of presentation features (animation, sound effects, hyperlinks, etc.).

All written independent work must be submitted to the department by the student in electronic format (PowerPoint presentations, Word text) and on paper one week prior to the scheduled consultation with the instructor (according to the schedule for the specific semester). The completed work must be defended orally. A prerequisite for a successful defense is the student's ability to provide the necessary explanations for the assignments they completed, as well as comprehensive answers to questions posed during the presentation (demonstration).

EVALUATION CRITERIA

Interview and colloquium:

An excellent rating is given to a student if he/she has solved the question in fully based on educational, methodological, additional literature, as well as the necessary regulatory and legal acts, and also, if he/she correctly defines the goal of the project; identifies and characterizes the stages of solving interrelated problems based on current legal norms; analyzes the theoretical and practical problems of the tasks set from the available legal resources and restrictions; correctly develops an action plan for solving the project tasks; identifies the optimal way to solve them, based on current legal norms and available resources and restrictions; logically justifies the need to ensure the implementation of the project in accordance with the established goals, deadlines and costs, based on current legal norms, available resources and restrictions, including the use of digital tools.

Competently defines the essence

Corrupt behavior and its relationship with social, economic, political, and other conditions; competently plans, organizes, and implements activities aimed at preventing corruption risks in professional activities, eliminates incentives for corruption offenses; competently observes the rules of public interaction based on an intolerant attitude toward corruption.

A rating of "Good" is given to a student if he/she has solved the question in fully based only on educational literature, as well as the necessary regulatory and legal acts, and also if, in general, correctly defines the goal of the project; identifies and characterizes the stages of solving interrelated problems based on current legal norms; analyzes the theoretical and practical problems of the tasks set from the available legal resources and restrictions, in general, correctly develops an action plan for solving the project tasks; identifies the optimal way to solve them, based on current legal norms and available resources and restrictions; in general, correctly ensures the implementation of the project in accordance with the established goals, deadlines and costs, based on current legal norms, available resources and restrictions, including the use of digital tools. In general, correctly defines the essence of corrupt behavior and its relationship with social, economic, political and other conditions; in general, correctly plans, organizes and carries out events aimed at preventing corruption risks in professional activities, excludes incitement to corruption offenses; in general, correctly observes the rules of public interaction based on an intolerant attitude towards corruption.

A rating of "satisfactory" is given to the student if he/she has disclosed the question only partially based on educational literature, having made a number of significant errors, and also if the goal of the project is not entirely correctly defined; identifies and characterizes the stages of solving interrelated problems based on current legal norms; analyzes theoretical and practical problems of the tasks set from the available legal resources and restrictions; does not quite correctly develop an action plan for solving the project tasks; identifies the optimal way to solve them, based on current legal norms and available resources and restrictions; experiences difficulties in ensuring the implementation of the project in accordance with the established goals, deadlines and costs, based on current legal norms, available resources and restrictions, including the use of digital tools; does not quite correctly define the essence of corrupt behavior and its relationship with social, economic, political and other conditions; does not quite correctly adhere to the rules of public interaction based on an intolerant attitude towards corruption.

A rating of "unsatisfactory" is given to the student if the answer is essentially absent, despite the teacher's leading questions, and also

If the student is unable to define the project goal; identifies and characterizes the stages of solving interrelated problems based on current legal norms; analyzes the theoretical and practical problems of the tasks set within the available legal resources and restrictions; is unable to develop an action plan for solving the project tasks; identifies the optimal way to solve them, based on current legal norms and available resources and restrictions; is unable to ensure the implementation of the project in accordance with the established goals, deadlines and costs, based on current legal norms, available resources and restrictions, including the use of digital tools. Is unable to determine the essence of corrupt behavior and its relationship with social, economic, political and other conditions; is unable to plan, organize and implement events aimed at preventing corruption risks in professional activities, excludes incitement to corruption offenses; is unable to comply with the rules of public interaction based on an intolerant attitude towards corruption.

Report:

An excellent rating is awarded to a student if he/she has fully covered the topic based on educational, methodological, additional literature, as well as the necessary regulatory and legal acts; the text of the report is formatted in accordance with the requirements for students' written work (term paper, final qualifying work), and also if the student correctly defines the goal of the project; identifies and characterizes the stages of solving interrelated problems based on current legal norms; analyzes theoretical and practical problems of the tasks set from the available legal resources and restrictions; correctly develops an action plan for solving the project tasks; identifies the optimal way to solve them, based on current legal norms and available resources and restrictions; logically justifies the need to ensure the implementation of the project in accordance with the established goals, deadlines and costs, based on current legal norms, available resources and restrictions, including the use of digital tools. Competently defines the essence of corrupt behavior and its relationship with social, economic, political and other conditions; competently plans, organizes and carries out activities aimed at preventing corruption risks in professional activities, excluding inclinations to corruption offenses; competently observes the rules of public interaction based on an intolerant attitude towards corruption.

A rating of "Good" is awarded to a student if he/she has fully covered the topic based only on educational literature, as well as the necessary regulatory and legal acts; the text of the report is prepared in accordance with the requirements for students' written work (coursework, final qualifying work), but there are shortcomings, and also if the student generally correctly defines the goal

project; identifies and characterizes the stages of solving interrelated problems based on current legal norms; analyzes the theoretical and practical problems of the tasks set from the available legal resources and restrictions, in general, correctly develops an action plan for solving the project tasks; identifies the optimal way to solve them, based on current legal norms and available resources and restrictions; in general, correctly ensures the implementation of the project in accordance with the established goals, deadlines and costs, based on current legal norms, available resources and restrictions, including the use of digital tools. In general, correctly determines the essence of corrupt behavior and its relationship with social, economic, political and other conditions; in general, correctly plans, organizes and carries out events aimed at preventing corruption risks in professional activities, excludes incitement to corruption offenses; in general, correctly observes the rules of public interaction based on an intolerant attitude towards corruption.

A rating of "satisfactory" is given to the student if he/she has disclosed the topic only partially based on educational literature, having made a number of significant errors; the text of the report is formatted with significant violations of the requirements imposed on students' written work (term paper, final qualifying work), and if the student does not quite correctly define the goal of the project; identifies and characterizes the stages of solving interrelated problems based on current legal norms; analyzes theoretical and practical problems of the tasks set from the available legal resources and restrictions; does not quite correctly develop an action plan for solving the project tasks; identifies the optimal way to solve them, based on current legal norms and available resources and restrictions; experiences difficulties in ensuring the implementation of the project in accordance with the established goals, deadlines and costs, based on current legal norms, available resources and restrictions, including the use of digital tools; does not quite correctly define the essence of corrupt behavior and its relationship with social, economic, political and other conditions; does not quite correctly adhere to the rules of public interaction based on an intolerant attitude towards corruption.

A rating of "unsatisfactory" is issued to the student if the report does not cover the topic in its essence; is prepared without taking into account the requirements for students' written work (coursework, final qualifying work), and also if the student cannot determine the purpose of the project; identifies and characterizes the stages of solving interrelated problems based on current legal norms; analyzes the theoretical and practical problems of the tasks set from the available legal resources and restrictions; cannot develop an action plan for solving the project's tasks; identifies the optimal way to solve them, based on current legal norms and available resources and restrictions; cannot ensure the implementation of the project in accordance

established goals, deadlines, and costs, based on current legal norms, available resources, and restrictions, including the use of digital tools. Cannot determine the essence of corrupt behavior and its relationship with social, economic, political, and other conditions; cannot plan, organize, and implement measures aimed at preventing corruption risks in professional activities, excluding incitement to corruption offenses; cannot comply with the rules of public interaction based on intolerance

Individual creative assignment:

An excellent rating is given to a student if he/she has solved the question in fully based on educational, methodological, additional literature, as well as the necessary regulatory and legal acts, and also, if correctly defines the goal of the project; identifies and characterizes the stages of solving interrelated problems based on current legal norms; analyzes theoretical and practical problems of the tasks set from the available legal resources and restrictions; correctly develops an action plan for solving project tasks; identifies the optimal way to solve them, based on current legal norms and available resources and restrictions; logically justifies the need to ensure the implementation of the project in accordance with the established goals, deadlines and costs, based on current legal norms, available resources and restrictions, including the use of digital tools. Competently defines the essence of corrupt behavior and its relationship with social, economic, political and other conditions; competently plans, organizes and carries out events aimed at preventing corruption risks in professional activities, excluding inclinations to corruption offenses; competently observes the rules of public interaction based on an intolerant attitude towards corruption.

A rating of "Good" is given to a student if he/she has solved the question in fully based only on educational literature, as well as the necessary regulatory and legal acts, and also if, in general, correctly defines the goal of the project; identifies and characterizes the stages of solving interrelated problems based on current legal norms; analyzes the theoretical and practical problems of the tasks set from the available legal resources and restrictions, in general, correctly develops an action plan for solving the project tasks; identifies the optimal way to solve them, based on current legal norms and available resources and restrictions; in general, correctly ensures the implementation of the project in accordance with the established goals, deadlines and costs, based on current legal norms, available resources and restrictions, including the use of digital tools. In general, correctly defines the essence of corrupt behavior and its relationship with social, economic, political and other conditions; in general, correctly plans, organizes and conducts

Measures aimed at preventing corruption risks in professional activities, eliminating incentives for corruption offenses; generally correctly observing the rules of public interaction based on an intolerant attitude toward corruption.

A rating of *"satisfactory"* is given to the student if he/she has disclosed the question is only partially based on educational literature, having made a number of significant errors, and also if the student does not quite correctly define the goal of the project; identifies and characterizes the stages of solving interrelated problems based on current legal norms; analyzes theoretical and practical problems of the tasks set from the available legal resources and restrictions; does not quite correctly develop an action plan for solving the project tasks; identifies the optimal way to solve them, based on current legal norms and available resources and restrictions; experiences difficulties in ensuring the implementation of the project in accordance with the established goals, deadlines and costs, based on current legal norms, available resources and restrictions, including the use of digital tools; does not quite correctly define the essence of corrupt behavior and its relationship with social, economic, political and other conditions; does not quite correctly adhere to the rules of public interaction based on an intolerant attitude towards corruption.

A rating of *"unsatisfactory"* is given to the student if the answer is essentially absent, despite the teacher's leading questions, and also if the student cannot determine the goal of the project; identifies and characterizes the stages of solving interrelated problems based on current legal norms; analyzes the theoretical and practical problems of the tasks set from the available legal resources and restrictions; cannot develop an action plan for solving the project tasks; identifies the optimal way to solve them, based on current legal norms and available resources and restrictions; cannot ensure the implementation of the project in accordance with the established goals, deadlines and costs, based on current legal norms, available resources and restrictions, including the use of digital tools.

Cannot determine the essence of corrupt behavior and its relationship with social, economic, political and other conditions; cannot plan, organize and carry out events aimed at preventing corruption risks in professional activities, excluding inclinations to commit corruption offenses; cannot comply with the rules of public interaction based on an intolerant attitude towards corruption.

SECTION 2. FINANCIAL LITERACY

The guidelines are compiled in accordance with the Federal State Educational Standard for Higher Education - Bachelor's Degree in the areas of training, approved by Order No. 954 of the Ministry of Science and Higher Education of the Russian Federation dated August 12, 2020, and the program for the course "Legal and Financial Literacy."

Contains assignments for students necessary for independent study. Completing these assignments will enable students to acquire the necessary skills and abilities in personal finance management.

Designed for students studying the discipline "Legal and financial literacy".

INDEPENDENT WORK: GOALS, OBJECTIVES AND TYPES

Independent work refers to a wide range of student activities, with or without guidance, outside of class time. Independent work is a specific type of study based on teacher assignments that require active thinking, research, and analysis.

Independent work is not only a form, but also a means of learning, since it develops certain skills and abilities of students, while performing a number of functions: developmental, informational and educational, orienting and stimulating, educational and research.

The developmental function improves the culture of mental work, introduces students to creative activities, and enriches the student's intellectual abilities.

Information and educational activities include students' educational activities in the classroom.

Orienting and stimulating activities give the learning process a professionally oriented character.

The purpose of the educational function is to form and develop the professional qualities of a future specialist.

The research function forms a new level of professional and creative thinking.

The following characteristics are identified as characteristics of independent work: the presence of a cognitive or practical task or problem-solving issue; time spent completing assignments; mental effort; students' awareness, independence, and active participation in solving assigned problems; and the management of the student's independent, cognitive, and practical activities. Thus, the core of independent work is the cognitive or problem-solving task, which determines the entire learning process.

Independent work of a student can be carried out in various forms: both in the classroom and outside of class time.

Types of independent work in the discipline «Legal and financial literacy" (Section 2) are:

- essay writing;
- preparation for practical classes.

SCHEDULE FOR INDEPENDENT WORK

Topic	Form of control	Watch
Topic 9. The essence of financial literacy. Person al financial planning as way increases welfare individual and families.	<i>Interview, oral survey, execution of practical tests, essay defense, testing.</i>	4
Topic 10. Savings.	<i>Interview, oral questioning, completing case studies, solving situational problems, execution of practical control tasks, testing.</i>	4
Topic 11. Credits and loans.	<i>Interview, oral survey, case study tasks, testing.</i>	4
Topic 12. Settlements and payments.	<i>Interview, oral survey, case study tasks, testing.</i>	4
Topic 13. Stock market.	<i>Interview, oral questioning, situational problem solving tasks, testing.</i>	4
Topic 14. Insurance.	<i>Interview, oral survey, testing.</i>	4
Topic 15. Taxes taxation.	<i>Interview, oral questioning, situational problem solving tasks, testing.</i>	4
Topic 16. Basics entrepreneurial activities.	<i>Interview, oral survey, case study tasks, testing.</i>	4
Total for 2nd semester:		32.0
Total:		32.0

ESSAY

An essay is a short, freely composed prose work that expresses personal impressions and thoughts on a specific topic or issue and does not purport to be a definitive or exhaustive treatment of the subject.

An essay (from the French *essai*, "attempt, trial, essay," and the Latin *exagium*, "weighing") is a literary genre, a short prose work of up to five pages, sometimes longer, of free composition, expressing the author's impressions and thoughts on a specific topic or subject. An essay is a genre with loosely defined characteristics.

The introduction introduces the reader (listener) to the problem, creating a certain mood and a desire to reflect on the topic. The main body requires a well-reasoned argument for one's position and offering various perspectives. This can include the opinions of others, generally accepted truths, and so on. The conclusion should prompt reflection in the reader (listener) so that the author's thoughts remain etched in their memory.

Michel de Montaigne is considered the founder of this genre. His book "Essays" consists of essays on a wide variety of topics, such as honor, conscience, money, morality, and so on.

The tradition was continued by the classics Denis Diderot, Voltaire and André Maurois.

Student essay- this is an independent written work on the topic, suggested by the instructor of the relevant course (the topic may also be suggested by the student, but must be agreed upon with the instructor). The purpose of the essay is to develop skills in independent creative thinking and the written expression of one's thoughts.

The specifics of the essay genre are as follows:

1. The title of the essay is not directly related to the topic: except reflecting the content of the work, it can be a starting point in the author's thoughts, expressing the relationship between the part and the whole.
2. The free composition of the essay is subject to its own internal logic. Instead of facts, the originality of the author's thinking comes to the fore.
3. If the essay on a literary theme should be dominated by the author's position is clearly expressed, while the analysis of a work of art is a rational combination with one's own reasoning.
4. If traditional writing welcomes individual features of the style and language of the author of the essays, then in the essay the individual author's style is a requirement of the genre.
5. Small volume. There are no strict boundaries. The volume of an essay is between three and seven pages of typed text. For example, at Harvard Business School, essays are often only two pages long. Russian universities accept essays up to ten pages long.
6. Ease of narration. It is important for the author of the essay to establish a confidential style of communication with the reader (listener); to be understood, he avoids deliberately complicated, unclear, or overly strict constructions. Researchers note that a good essay can only be written by someone who is fluent in the topic, sees it from various angles, and is prepared to present not

a comprehensive yet multifaceted look at the phenomenon that became the starting point of his reflections.

7. A penchant for paradox. The essay is intended to surprise the reader (listener). – this, according to many researchers, is its essential quality. The starting point for reflection embodied in an essay is often an aphoristic, striking statement or paradoxical definition, literally juxtaposing seemingly indisputable but mutually exclusive assertions, characteristics, and theses.

8. Unlike an abstract, which is addressed to any reader, therefore starts with "I want to talk about..." and ends with "I came to the following conclusions..." *essay-This is a replica*, addressed to a prepared reader (listener). That is, someone who already has a general idea of what will be discussed. This allows the essayist to focus on revealing new information without cluttering the presentation with details.

ESSAY TOPICS

1. Financial safety cushion.

What size financial safety net (savings) is sufficient? How can I build my safety net? Where should I keep my emergency fund? What should I do after I've built my safety net?

2. Analyze your family's income over the past year. Which of them

What would you classify as "easy" money, and what would you classify as "hard" money?

3. How to take into account non-monetary expenses when planning your family budget income?

4. Demand or term deposit

How is a deposit different from a bank deposit?

What are the main

What are the terms of a bank deposit? What is deposit liquidity? What is the difference between demand deposits and time deposits?

What is the difference between a savings account and a cumulative account? deposits? banks? How to compare deposit terms offered by several

5. Simple or compound interest on deposits?

How is deposit income calculated? How does the real interest rate differ from the nominal interest rate? How does the real interest rate depend on the inflation rate and the deposit term? What other deposit parameters influence the interest rate? What is the difference between simple and compound interest?

Which interest rate is more profitable for the depositor? Which deposit—with or without interest capitalization—is more profitable for the depositor?

6. The deposit insurance system, its advantages and disadvantages.

7. Microfinance organizations: modern moneylenders or helpers of the poor?

8. The coronavirus pandemic and consumer lending. How much more difficult is it? How are heavily indebted borrowers coping with the crisis?

9. How banks attract borrowers.

10. Mortgage? Advantages and disadvantages.
 11. Educational loan, its prospects.
 12. What are the most important rules for personal financial security?
- In your opinion, what should be observed when making payments and settlements?
13. How do you imagine the monetary system of the future – in 15-20 years? (Will cash circulation remain? What will be the role of banks? What phenomena that exist today will die out, and what new phenomena will appear?)
 14. Paradoxes and financially illiterate patterns of population behavior in Russia in the field of settlements and payments, their analysis from the point of view of behavioral effects and cognitive biases.
 15. New technologies for settlements and payments in your city (region).
 16. Features of the Russian stock market.
 17. Features of the Russian stock market.
 18. New technologies in the stock market.
 19. Comparative analysis of stocks and bonds as financial instruments: an investor's view.
 20. Investment funds in the global economy.
 20. Prospects for the development of life insurance
 21. Investment life insurance
 22. Voluntary health insurance
 23. Tax Code of the Russian Federation: opportunities to save.
 24. Characteristic features of entrepreneurial activity in modern conditions.
 25. The role and importance of modern business in the Russian economy.
 26. The role and place of innovative entrepreneurship in stabilization the state economy.
 27. Spheres of activity and organizational and legal forms of private entrepreneurship.
 28. Entrepreneurial idea and its importance in modern business.
 29. Cross-cutting technologies in finance.

PREPARATION FOR PRACTICAL CLASSES

The primary objective of the financial literacy course is to master financial and economic concepts that reflect key areas of financial relations, develop students' financial literacy skills, practical abilities, and competencies that enable them to effectively interact with a wide range of financial institutions, and enhance their understanding of the need for effective personal finance management. Studying this course will allow students to better navigate current financial issues that arise on a daily basis and find optimal solutions for each individual.

Objectives for mastering the discipline in terms of financial literacy:

- understanding the basics of financial literacy, developing knowledge on the main categories and concepts in the field of personal financial planning, savings, lending, payments and settlements, financial markets, taxation, and entrepreneurial activity;
- mastering the basic conceptual apparatus in the field of financial literacy, methods and techniques for making and implementing financial and investment decisions;
- gaining practical skills in developing personal financial plans, the use of digital resources and technologies in the field of savings, lending, payments and settlements, and investment.

Preparation for a practical lesson includes the following elements of independent work: a clear understanding of the purpose and objectives of the lesson; identification of the intellectual, analytical, and scientific skills that will result from the upcoming work. Skills are developed through acquiring new information about the processes being studied and through knowledge of the student's current proficiency in the research methods they will use in the practical lesson.

Consequently, practical lessons are aimed not only at students' understanding of specific phenomena in the external world but also at self-improvement, including the development of competencies such as self-organization and self-education, and the ability to use methods for collecting, processing, and interpreting information to solve problems, including those outside the student's immediate field of expertise. Preparation for practical lessons often requires the selection of materials, data, and specialized sources for the coursework. Students should prepare three to four examples of topic formulations presented in monographs, scientific articles, and reports for homework. They then independently search for relevant sources, determine the relevance of a specific topic, processes, and phenomena, and identify the main methods used by authors of scientific papers to demonstrate the value of their work. During the practical lesson itself, students first present their identified options for formulating the topic's relevance, discuss them, and justify their opinion on the best option. Independent work assessment includes interviews, essay defenses, practical assignments, and testing. Testing for each topic is conducted using the TestWizard platform. Links are posted in the eCampus system after conducting a practical lesson on the relevant topic.

TOPIC 9. THE ESSENCE OF FINANCIAL LITERACY. PERSONAL FINANCIAL PLANNING AS A WAY TO INCREASE INDIVIDUAL AND FAMILY WELL-BEING

Issues to be discussed

1. The concept and necessity of studying financial literacy.
2. Economic culture of society and individuals. Economic knowledge as a component of economic culture.
3. Key characteristics of a financially literate population.
4. Concept, goals and objectives of personal financial planning.
5. Assets, liabilities and family budget. Stages of building a personal financial plan.
6. Intuitive and financially literate decisions in the field of personal and household finance planning.
7. Formation of a “financial safety cushion” and application of insurance as a risk reduction tool in personal financial planning.

Tasks and questions for developing and monitoring knowledge competencies

1. What is meant by “financial literacy” and “economic culture of society and personality”?
2. Formulate the main characteristics of a financially literate population.
3. Explain the concept of personal financial planning, formulate the goals and objectives of personal financial planning.
4. What do household assets and liabilities include?
5. What stages of building a personal financial plan can be identified?
6. What are intuitive and financially literate decisions in personal and household finance planning solutions?
7. How is a “financial safety cushion” formed?
8. Is it advisable to use insurance as a cost reduction tool for risk in personal financial planning?

Essay Topics:

1. Financial safety cushion
What size financial safety net (savings) is sufficient? How can I build my safety net? Where should I keep my emergency fund? What should I do after I've built my safety net?
2. Analyze your family's income over the past year. Which of them would you classify as "easy" money, and what would you classify as "hard" money?
3. How to take into account non-monetary income when planning your family budget?

Take the test by following the link <https://finuch.ru/lecture/7924> and assess your level of financial literacy.
I have a level of financial literacy of _____. The most problematic financial literacy topics for me are: _____

Complete the test tasks.

To prepare for the lesson, use the Tutorial on Financial literacy (electronic textbook) <https://finuch.ru/> chapter 4. <https://finuch.ru/chapter/8096>

TOPIC 10. SAVINGS

Questions and tasks

Issues to be discussed

1. The concept and motives of savings. The main financial mistakes of population in the field of savings.
2. Types of savings.
3. Commercial banks and the principles of their functioning.
4. The Bank of Russia and its functions.
5. Deposit Insurance Agency.
6. Bank deposits and savings accounts, their types and contents. Basic financial literacy principles for deposits. Deposit insurance for individuals.
7. Savings and inflation. Nominal and real interest rates. Metal accounts.

Tasks for developing and monitoring mastery of competencies

1. What are the main financial mistakes people make when it comes to savings?
2. What types of savings can be distinguished?
3. What are the basic principles of financial literacy for deposits?
4. How are savings and inflation related?

Essay Topics:

1. Demand deposit or term deposit
How is a deposit different from a bank deposit? What are the main
What are the terms of a bank deposit? What is deposit liquidity? What is the difference
between demand deposits and time deposits?
What is the difference between a savings account and a cumulative account?
deposits?
banks? How to compare deposit terms offered by several
2. Simple or compound interest on deposits?
How is deposit income calculated? How does the real interest rate differ from the
nominal interest rate? How does the real interest rate depend on

Does the interest rate depend on the inflation rate and the deposit term? What other deposit parameters does the interest rate depend on? What is the difference between simple and compound interest? Which interest rate is more favorable for the depositor? Which deposit—with or without interest capitalization—is more favorable for the depositor?

3. The deposit insurance system, its advantages and disadvantages. Complete the test tasks.

To prepare for the lesson, use the Tutorial on financial literacy (electronic textbook) <https://finuch.ru/Chapter 6>. <https://finuch.ru/chapter/ 8601>

TOPIC 11. LOANS AND LOANS

Questions and tasks

Issues to be discussed

1. The concept of loans and credits. The need for credit.
2. Credit products, their classification, lending principles. Credit scoring.
3. Nominal and real interest rate on a loan, total cost of credit (COC).
4. Restructuring and refinancing of credit debt.
5. Microfinance organizations. Collection agencies.
6. Principles of behavior of a financially literate borrower.

Tasks for developing and monitoring mastery of competencies

1. What is meant by a loan? What is the difference between loans and credits? Why is a loan necessary?
2. How are loans classified?
3. What are the principles underlying lending?
4. What is credit scoring?
5. What is the difference between the nominal and real interest rates on a loan?
6. What is included in the total cost of the loan (TCL)?
7. What is meant by restructuring and refinancing of credit debt?
8. What are the activities of microfinance organizations and collection agencies?
9. What are the principles of behavior of a financially literate borrower?

Essay Topics:

1. How banks attract borrowers.
2. Mortgage? Advantages and disadvantages.

3. Educational loan, its prospects.
 4. End-to-end technologies in lending.
- Complete the test tasks.

To prepare for the lesson, use the Tutorial on financial literacy (electronic textbook) <https://finuch.ru/> Chapter 7
<https://finuch.ru/chapter/8705>

TOPIC 12. SETTLEMENTS AND PAYMENTS

Questions and tasks

Issues to be discussed

1. Types of money. Cash and non-cash money.
2. Current account and debit card. Credit card.
3. National Payment Card System (NSPK). Mir Card [www.nspk.ru/ cards-mir/uchastniki-ps-mir](http://www.nspk.ru/cards-mir/uchastniki-ps-mir) Mir card capabilities [https:// mironline.ru](https://mironline.ru).
4. Methods of managing non-cash money.
5. Types of payments used by citizens. Payments and transfers without opening an account. Payment agents.
6. Risks in settlements and payments. Rules for safe use of a bank card.
7. Forms of financial fraud and ways to minimize risks.

Tasks for developing and monitoring mastery of competencies

1. What types of money are there?
 2. What is a checking account? Debit card? Credit card?
 3. What do you know about the National Payment Card System (NSPK)?
 4. What are the capabilities of the Mir card?
 5. What methods of managing non-cash money do you know?
 6. What types of payments are used by citizens?
 7. What risks are possible during settlements and payments?
 8. What are the rules for safe use of a bank card?
 9. What are the forms of financial fraud and ways to minimize the risks?
- Do you know them?

Essay Topics:

1. What are the most important rules for personal financial security?
 In your opinion, what should be observed when making payments and settlements?
2. How do you imagine the monetary system of the future - in 15-20 years?
 (Will cash circulation be preserved? What will be the role

banks? What phenomena that exist today will die out, and what new phenomena will emerge?

3. Paradoxes and financially illiterate patterns of population behavior in Russia in the field of settlements and payments, their analysis from the point of view of behavioral effects and cognitive biases.

4. New technologies for settlements and payments in your city (region).

Complete the test tasks.

To prepare for the lesson, the Financial Literacy Tutorial (electronic textbook) is used. <https://finuch.ru/> Chapter 5.

<https://finuch.ru/chapter/8408>

TOPIC 13. STOCK MARKET

Questions and tasks

Issues to be discussed

1. The economic essence of investments, their goals.
2. Basic investment instruments for a private investor.
3. Stock market: concept, structure, role.
4. Securities. Classification of securities.
5. Participants of the securities market (stock market).
6. Stock exchange.
7. Mutual investment fund.
8. Individual investment account.
9. End-to-end technologies in the stock market.

Tasks for developing and monitoring mastery of competencies

1. What is the economic essence of investments?
2. What are the main investment instruments for a private investor do you know?
3. What is the stock market?
4. How are securities classified?
5. Who is a professional participant in the securities market (stock market)?
6. What is a stock exchange?
7. What is the essence of mutual investment funds?
8. What are the advantages and disadvantages of collective investment?
9. What is an individual investment account? What makes it attractive to investors?
10. What end-to-end technologies are used in the stock market?

Essay Topics:

1. Features of the Russian stock market.
2. Features of the Russian stock market.
3. New technologies in the stock market.
4. Comparative analysis of stocks and bonds as financial instruments: an investor's view.
5. Investment funds in the global economy.
6. End-to-end technologies in the financial market.

Complete the test tasks.

To prepare for the lesson, use the Tutorial on financial literacy (electronic textbook) <https://finuch.ru/> Chapter 8.

<https://finuch.ru/chapter/8808>

TOPIC 14. INSURANCE

Questions and tasks

Issues to be discussed

1. The concept of insurance. Participants in the insurance market: insurer, policyholder, beneficiary, insurance agent, insurance broker.
2. Voluntary and compulsory insurance.
3. Types of insurance for individuals (life insurance, accident insurance, health insurance, property insurance, civil liability insurance), insurance contract.
4. Sum insured, insured value and insurance premium. Insurance risks, insured event, insurance damage, insurance payment.

Tasks for developing and monitoring mastery of competencies

1. What is meant by insurance?
2. Who is a participant in the insurance market?
3. What is the difference between voluntary and compulsory insurance?
4. What types of insurance for individuals do you know?
5. What is the sum insured, the insured value and the insurance premium?
6. What are insurance risks, an insured event, an insurance damage, insurance payment?

Essay Topics:

1. Vehicle insurance
2. Property insurance
3. Economic content and significance of personal insurance
4. Financial risk insurance
5. Prospects for the development of life insurance
6. Investment life insurance
7. Voluntary health insurance

Complete the test tasks.
To prepare for the lesson, the Financial Literacy Tutorial (electronic textbook) is used. <https://finuch.ru/> Chapter 10.
<https://finuch.ru/chapter/8916>

TOPIC 15. TAXES AND TAXATION

Questions and tasks ***Issues to be discussed***

1. Tax Code of the Russian Federation, taxes, types of taxes, subject, object and object of taxation, tax rate, tax amount,
2. Tax systems, tax benefits, tax payment procedure.
3. Tax return, tax deductions.

Tasks for developing and monitoring mastery of competencies

1. What is tax?
2. What types of taxes do you know?
3. What is meant by tax rate, tax amount, tax benefits?

Essay Topics:

1. Tax Code of the Russian Federation: opportunities to save.
2. Features of calculating personal income tax by tax agents.
3. The mechanism for calculating and paying value added tax to the budget.
4. Tax deductions and the procedure for their application.
5. Responsibility for violations of tax legislation.
6. Legislative and administrative restrictions in tax policy.
7. Personal income tax.
8. Tax offenses and sanctions.

Complete the test tasks.

To prepare for the lesson, use the Tutorial on financial literacy (electronic textbook) <https://finuch.ru/> Chapter 2.
<https://finuch.ru/chapter/8237>

TOPIC 16. FUNDAMENTALS OF ENTREPRENEURSHIP ACTIVITIES

Questions and tasks
Issues to be discussed

1. The concept of entrepreneurial activity, its advantages and disadvantages.
2. Key qualities of successful entrepreneurs.
3. Content and modern forms of entrepreneurship.
4. What is a startup? What are its characteristics? Who can become a startup founder? How to find an idea for a startup. Rules for creating a new business (startup).
5. Stages of startup creation. Methods of financing a new business.
6. Sources of financial support for startups in Russia. Stages of startup development.
7. Organizational and legal forms of business, its taxation.

Tasks for developing and monitoring mastery of competencies

1. What is entrepreneurial activity?
2. What are the advantages and disadvantages of entrepreneurship?
3. What are the main qualities that a successful entrepreneur should have?
4. What modern forms of entrepreneurship do you know?
5. What is a startup?
6. Formulate the characteristics of a startup.
7. Who can become a startup founder?
8. What are the rules for creating a new business (startup)?
9. What stages of startup creation can be distinguished?
10. What types of business entities do you know?

Essay Topics:

1. Characteristic features of entrepreneurial activity in modern conditions.
2. The role and importance of modern business in the Russian economy.
3. The role and place of innovative entrepreneurship in stabilizing the state economy.
4. Spheres of activity and organizational and legal forms of private entrepreneurship.
5. Entrepreneurial idea and its importance in modern business.

Complete the test tasks.

SAMPLE TESTS

1. For effective (conscious, rational) personal planning is typical (select all correct options):
 - a) financial goals are most likely to be achieved
 - b) an excessive amount of resources may be directed towards achieving some financial goal
 - c) high wages are provided
2. The process of optimizing assets and liabilities includes:
 - a) taking measures to correct a critical situation
 - b) increasing liabilities
 - c) increasing assets
3. What level of income per family member per month should you start with long-term family budget planning?
 - a) 25,000 rubles per month;
 - b) 50,000 rubles per month;
 - c) 100,000 rubles per month;
 - d) more than 100,000 rubles;
 - d) regardless of income level
 - e) it is generally unnecessary.
4. Factors to consider when choosing a bank to open a deposit include:
 - a) location of the bank
 - b) participation in the DIS
 - c) the possibility of early closure of the deposit with loss of interest
5. The bank offers you different options for deposits for a period of a year at 9% per annum. The option that will give you the highest return is a deposit:
 - a) without capitalization
 - b) with annual capitalization
 - c) with quarterly capitalization
 - d) with monthly capitalization
6. Of the family's assets listed below, the following are investment assets:
 - a) an apartment rented out
 - b) the apartment in which the family lives;
 - c) the car.
7. All debts (debts) of the household to other people, households and organizations, including bank loans (mortgage, car, consumer, pawnshop, card), interest-free loans and debts for payments for goods and services - these are:
 - a) asset
 - b) passive
 - c) balance
 - d) loss report
8. Household assets include:
 - a) jewelry
 - b) car loan

- c) interest-free loan
- 9. Credit is:
 - a) financing of state economic programs;
 - b) loans on terms of repayment and payment
 - c) the lender's trust in the borrower
 - d) attraction of funds by banks
- 10. Loan interest is:
 - a) the borrower's debt to the creditor
 - b) the amount of the loan that the borrower is obliged to return to the lender;
 - c) the loan fee.
 - d) bank profit
- 11. Investing is:
 - a) the process of investing funds in investment instruments with the aim of generating income
 - b) the process of investing funds in investment instruments with the aim of ensuring their physical safety
 - c) the procedure for buying and selling real estate
- 12. The insurer is:
 - a) the person who has entered into the insurance contract
 - b) a specialized organization that provides insurance services and has the appropriate license to do so
 - c) the person in whose favor the insurance payment will be made in the event of an insured event
 - d) an organization or citizen who has entered into an insurance contract for the purpose of receiving an insurance payment upon the occurrence of an insured event
- 13. Tax is:
 - a) mandatory individual gratuitous payment, carried out by individuals and legal entities to the state budget
 - b) a voluntary payment made by individuals for charitable purposes
 - c) a payment made by individuals and legal entities in kind
- 14. The benefits of registering business activities in as an individual entrepreneur includes:
 - a) simplified registration procedure
 - b) no restrictions on the types of activities carried out;
 - c) limited liability of business owners.
 - d) availability of diverse sources of financing
- 15. When planning personal budget expenses, the following are mandatory: should include:
 - a) buying a new smartphone
 - b) savings
 - c) payment of utility bills
 - d) apartment renovation
- 16. Passive operations of banks include:

- a) providing loans
 - b) real estate transactions;
 - c) accepting deposits.
 - d) transactions with securities
17. Household liabilities include:
- a) jewelry
 - b) car loan
 - c) funds in bank deposits
18. Types of taxes are:
- a) mandatory and voluntary
 - b) cheap and expensive
 - c) federal, regional, local
19. The amount by which the tax base for income tax is reduced tax, if the taxpayer sold property or bought an apartment, is:
- a) standard tax deduction
 - b) property tax deduction
 - c) social tax deduction
20. The main quality that distinguishes startups from other business projects is this:
- a) having a large amount of equity capital to start and develop a business
 - b) copying already launched projects;
 - c) lack of capital for business development;
 - d) innovation.
21. Income from renting out real estate is classified as income:
- a) income from current activities
 - b) income from assets;
 - c) social income.

QUESTIONS FOR INDEPENDENT WORK

1. Factors to consider when choosing a bank for obtaining a loan include:
 2. The legislation of the Russian Federation permits the use of credit cards to persons who have reached:
 3. If your bank card is lost, you must first:
 4. Low financial risk is characterized by investment instruments:
 5. Under a real estate insurance contract, you can insure:
 6. The amount by which the tax base for income tax is reduced tax, if the taxpayer sold property or bought an apartment, is:
 7. The provision of a property tax deduction is followed by contact
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8. _____ plastic card allows its owner to make payments only within the limits of the amount that is in his separate (card) account in the bank
9. Debit card details that you are not allowed to request when shopping online are:
10. A microprocessor (chip) is placed on payment cards for...
11. Currently, the tax rate on wages of individuals persons - tax residents of the Russian Federation is _%
12. The deposit insurance system currently in existence in our country, applies to deposits of _____ individuals
13. Your money is in a deposit with a rate of 7% per annum, and the annual inflation is 8%. In a year, by withdrawing money from your account, you will be able to buy _____ goods than you could buy with this money today.
14. The bank offers you different options for deposits for a period of a year at 9% per annum. The option that will give you the highest income is a deposit with _____
15. Organizations that can issue loans to individuals, include: _____
16. Payment turnover _____ is carried out _____ in _____ and _____ forms
17. Debt securities include _____
18. Equity securities include _____
19. The process of conducting trade in a single _____ place provide _____
20. Tax levels in the Russian Federation:
21. Documents for registration of a limited liability company responsibility is represented in _____
22. The amount received after the sale of goods is _____
23. Analysis and forecasting of the market situation for the purpose of orientation of production and provision of better economic conditions for the sale of products is _____
24. Money is issued by _____ bank
25. The interest rate at which the Central Bank issues a loan to commercial banks, is _____
26. Attract free cash and place it in the form of loans _____ banks
27. The bank's profit is the difference between _____
28. The period of time at the end of which it is necessary to determine the tax base and calculate the amount of tax to be paid is: _____ period
29. The higher the risk, the _____ return
30. Deposits of _____ persons are subject to insurance through the DSI
31. Based on the engine power and vehicle category, owned by the taxpayer, _____ tax is calculated.

32. A key that allows you to use a bank card for withdrawing cash from an ATM serves as _____
33. Banks issue _____ cards as part of the "salary project"
34. Services for providing investors with access to instruments of the stock market have _____
35. Insurers may be _____ persons
36. The profit a company receives after paying all taxes taxes provided by law are called:
37. The maximum possible amount of insurance payment upon occurrence of an insurance event is _____.

COMPETENCY ASSESSMENT CRITERIA

Essay Competency Assessment Criteria

When checking an essay, the following is assessed: *formal parameters*:

- design of the title page, table of contents, headings and text;
- bibliography design; use of foreign sources of literature; design of appendices, use of illustrative material;
- design of links, footnotes; grammar, punctuation and font design of the work
- compliance with the preparation schedule and deadlines for the delivery of completed work. *content parameters*:
- relevance of the topic,
- balance of sections of the work,
- the correctness of the formulation of the goals and objectives of the study,
- compliance of the content with the stated topic,
- degree of independence,
- the presence of elements of scientific novelty,
- the practical value of the work.

When defending the work, the following are assessed:

- structure and quality of the report;
- knowledge of terminology in oral speech;
- ability to persuade;
- answers to questions on the topic of the work.

A student receives an "excellent" grade if the work is completed and defended in accordance with the assignment and in compliance with all requirements. Competencies UK-2 and UK-9 are fully mastered.

The work is exploratory in nature, fully and comprehensively covers the theoretical aspects of the topic, contains an in-depth analysis of the research object, a creative approach to solving the problem under study, and economically sound, well-reasoned proposals and conclusions. In its defense, the student demonstrated a deep understanding of the topic and fluency in

research data, gave reasoned and confident answers to the questions of those present.

A "good" grade is awarded to a student if the work is completed in accordance with the assignment and meets all requirements, but some inaccuracies were made during the defense. Competencies UK-2 and UK-9 are fully mastered, with some shortcomings.

The work is of a research nature, contains competently The theoretical material presented, a sufficiently in-depth analysis and critical analysis of the subject, and correctly and sufficiently reasoned proposals and conclusions. During the defense, the student demonstrated knowledge of the topic, the ability to manipulate research data, and provided correct answers to questions from those present.

A "satisfactory" grade is awarded to a student if the work is completed in accordance with the assignment and meets all requirements, but some inaccuracies were made during the defense, and the answer was insufficiently substantiated. Competencies UK-2 and UK-9 have been partially mastered.

The work is exploratory in nature, but contains a superficial analysis and an insufficiently critical examination of the subject matter. The recommendations and conclusions are interesting but insufficiently substantiated. During the defense, the student demonstrated a lack of confidence and a poor understanding of the issues related to the work's topic.

A student receives a "fail" grade if the work does not meet the assignment or is completed in violation of the requirements. Competencies UK-2 and UK-9 have not been mastered.

The work is not research-based, but was largely completed in accordance with the stated requirements. During the defense, the student discovered serious gaps in his professional knowledge and failed to correctly answer most of the audience's questions on the topic.

Criteria for assessing competencies in preparation for practical classes

The grade "excellent" is given to the student ,if he/she owns the main methods of making decisions on personal financial management, including in conditions of risk and uncertainty; individual strategies and ways of using tools to minimize obstacles to improving the level of financial well-being; selects optimal ways to solve problems based on current legal regulations, available resources and constraints, including with the help of digital technologies; applies in practice knowledge of the fundamentals of the behavior of economic agents, the principles of market exchange and the patterns of functioning of the market economy, the principles of economic analysis for decision-making, indicators of socio-economic development and growth, resource and environmental constraints on development, understands the need for long-term sustainable development, the nature and functions of entrepreneurial activity and risks,

related entrepreneurship,	Withher,	peculiarities innovative	private activities.	And state Carries out
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critically evaluates information on the prospects for economic growth and technological development of the country's economy, the consequences of economic policy for making informed economic decisions. Analyzes the dependencies of phenomena expressed by the laws of supply and demand; establishes connections between different types of costs and forms of return on resources; using various sources of information, the conceptual apparatus in the field of entrepreneurship, the skills of conducting financial calculations in financial management, the differences between economic phenomena and processes of social life, is able to complete simple practical tasks to analyze the state of personal finances; relying on knowledge of the main types of personal income, expenses, including mandatory ones, uses the principles of personal financial planning and personal budgeting; assesses their rights to tax benefits, pension and social payments, maintains a personal budget, including the use of software products, solves typical problems in the field of personal economic and financial planning that arise at different stages of the life cycle; Recognizing the types and sources of economic and financial risks for an individual and ways to reduce them, uses sources of information on the rights and obligations of consumers of financial services, analyzes the terms of financial products and the provisions of agreements with financial organizations, assesses individual risks, including the risk of becoming a victim of fraud, and manages them.

An "excellent" grade is awarded to a student who has mastered the theoretical content of the course completely and without gaps; presents the material comprehensively, consistently, clearly, and logically; copes with tasks, questions, and other applications of knowledge fluently; utilizes additional material in their responses; completes all assignments as required by the program, and the quality of their performance is rated high; analyzes the results obtained; and demonstrates independence in completing assignments. Competencies UK-2 and UK-10 are mastered to a high level.

The grade "good" is given to the student, if he/she applies knowledge about basic methods of making decisions on personal financial management, including in conditions of risk and uncertainty, individual strategies and ways of using tools to minimize obstacles to improving the level of financial well-being at an average level; applies the main optimal methods for solving problems based on current legal regulations, available resources and constraints, including with the help of digital technologies; applies knowledge of the fundamentals of the behavior of economic agents, the principles of market exchange and the patterns of functioning of the market economy, the principles of economic analysis for decision-making, indicators of socio-economic development and growth; understands the need for long-term sustainable development, the nature and functions of entrepreneurial activity and the risks associated with it, features

private and state entrepreneurship, innovative activity, analyzes the dependencies of phenomena expressed by the laws of supply and demand; establishes connections between different types of costs and forms of return on resources at the average level; performs simple practical tasks on the analysis of the state of personal finances, using various sources of information, the conceptual apparatus in the field of entrepreneurship, skills in conducting financial calculations in financial management, the differences between economic phenomena and processes of social life at the average level; uses the basic principles of personal financial planning and personal budgeting, relying on the knowledge of the main types of personal income, expenses, including mandatory ones, assesses their rights to tax benefits, pension and social payments, maintains a personal budget, including the use of software products, solves typical problems in the field of personal economic and financial planning, understanding the types and sources of economic and financial risks for an individual, ways to reduce them, uses sources of information on the rights and obligations of a consumer of financial services, analyzes the terms of financial products and the provisions of contracts with financial organizations, assesses individual risks, including the risk of becoming a victim of fraud, and manages them at the average level.

A "good" grade is awarded to a student if the theoretical content of the course is mastered to a sufficient level, with minor gaps; the student presents the material consistently, experiencing minor difficulties; copes with problems, questions, and other applications of knowledge, allowing for inaccuracies; all assignments specified in the program are completed, the quality of their performance is rated as average; and the student demonstrates independence in completing assignments. Competencies UK-2 and UK-10 are mastered at an average level.

The grade "satisfactory" is given to the student, if he/she applies knowledge of the main methods of making decisions on personal finance management, including in conditions of risk and uncertainty at a minimum level; applies individual optimal methods of solving problems based on current legal norms, available resources and constraints, including with the help of digital technologies, at a minimum level; applies knowledge of the fundamentals of the behavior of economic agents, the principles of market exchange and the patterns of functioning of a market economy, understands the need for long-term sustainable development, the essence and functions of entrepreneurial activity and the risks associated with it, the features of private and public entrepreneurship, innovative activity at a minimum level; performs simple practical tasks to analyze the state of personal finances, using various sources of information, the conceptual apparatus in the field of entrepreneurship, skills in conducting financial calculations in financial management at a minimum level; uses individual principles of personal financial planning and personal budgeting, relying on knowledge of individual

types of personal income and expenses, including mandatory ones, assesses their rights to tax benefits, pensions and social payments, maintains a personal budget, solves typical problems in the area of personal economic and financial planning, understanding the types and sources of economic and financial risks for the individual, ways to reduce them, uses sources of information on the rights and obligations of the consumer of financial services, assesses individual risks, including the risk of becoming a victim of fraud, and manages them at a minimum level.

A "satisfactory" grade is awarded to a student if the theoretical content of the course is poorly mastered, with significant gaps; the student presents the material inconsistently, experiencing significant difficulties; copes with problems, questions, and other applications of knowledge, making errors; all assignments required by the program are completed, but the quality of their performance is rated as poor. Competencies UK-2 and UK-10 are mastered at a minimal level.

The grade "unsatisfactory" is given to the student, if he /she doesn't apply knowledge of decision-making methods for managing personal finances, including in conditions of risk and uncertainty; does not apply knowledge of optimal ways of solving problems based on current legal regulations, available resources and limitations; does not apply knowledge of the fundamentals of the behavior of economic agents, the principles of market exchange and the laws of functioning of a market economy, does not understand the need for long-term sustainable development, the essence and functions of entrepreneurial activity and the risks associated with it, the specifics of private and public entrepreneurship, innovation; does not apply knowledge of methods for conducting financial calculations in financial management, does not use various sources of information, the conceptual apparatus in the field of entrepreneurship; does not apply knowledge of the principles of personal financial planning and personal budgeting, relying on knowledge of individual types of personal income, expenses, including mandatory ones, does not understand the types and sources of economic and financial risks for an individual. A student will not receive a credit if he/she does not know a significant part of the program material, makes significant mistakes, performs practical work with uncertainty and great difficulty, competencies UK-2 and UK-10 are not developed, the majority of the educational assignments provided for by the program are not completed, and the quality of their completion is assessed with a

LIST OF RECOMMENDED REFERENCES

List of key literature:

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3. Yunusova, A. N. Jurisprudence: a textbook / A. N. Yunusova. — Saratov: University education, 2022. - 118 p. - ISBN 978-5-4487-0822-0. - Text: electronic // Digital educational resource IPR SMART: [website]. — URL: <https://www.iprbookshop.ru/120564.html> (accessed: 17.02.2026). — Access mode: for authorized users
4. Sycheva-Peredero, O. V. Financial literacy: a textbook / O. V. Sycheva-Peredero, O. V. Sekletsova, I. V. Korchagina. — Kemerovo: KemSU, 2021. - 116 p. - ISBN 978-5-8353-2814-7. - Text: electronic // Lan: electronic library system. - URL: <https://e.lanbook.com/book/186377>
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7. Likholetova, N. V. Economic culture and foundations of financial literacy: textbook / N. V. Likholetova, I. N. Oleynikova. - Persianovsky, Taganrog: Don State Agrarian University, Taganrog Institute of Management and Economics, 2022. - 258 p. - ISBN 978-5-9201-0159-4. — Text: electronic // Digital educational resource IPR SMART: [site]. — URL: <https://www.iprbookshop.ru/130730.html> — Access mode: for authorized users

List of additional literature:

1. Bogatyrev, S. Yu. Behavioral finance: a tutorial / S. Yu. Bogatyrev; Financial University under the Government of the Russian Federation. – Moscow: Prometheus, 2018. – 210 p.: diagrams, ill., tables. – Access mode: by subscription–URL:<https://biblioclub.ru/index.php?page=book&id=494852>
2. Bratanovsky, S. N. Constitutional law: textbook / S. N. Bratanovsky, M. F. Zelenov. - Moscow: IP Ar Media, 2023. - 388 p. — ISBN 978-5-4497-1843-3. — Text: electronic // Digital educational resource IPR SMART: [site]. — URL:<https://www.iprbookshop.ru/125592.html>
3. Burkina, O. A. Criminal Law (General and Special Parts): educational manual / O. A. Burkina. - Perm: Perm State Humanitarian and Pedagogical University, 2021. - 215 p. - ISBN 978-5-907459-05-2. - Text: electronic // Digital educational resource IPR SMART: [site]. — URL:<https://www.iprbookshop.ru/116378.html>
4. Fundamentals of Civil Law. Part 1: textbook / N. V. Miroshnichenko, I. F. Dedyukhina, O. V. Zhdanova [et al.]. - Stavropol: Stavropol State Agrarian University, 2021. - 152 p. - Text: electronic // Digital educational resource IPR SMART: [website]. — URL: <https://www.iprbookshop.ru/121683.html>
5. Puchkova, V. V. Labor law: a teaching aid / V. V. Puchkova. - Moscow: IP Ar Media, 2022. - 306 p. — ISBN 978-5-4497-

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13. Electronic library system IPRsmart. <https://www.iprbookshop.ru/>
14. Russian State Library <https://www.rsl.ru/>
15. Electronic library system "Znanium": <https://znanium.com/>
16. Electronic library system "Lan" <https://e.lanbook.com/>
17. Electronic library system "Consultant" <https://www.studentlibrary.ru/>
18. Electronic library system "National digital resource "Rukont" <https://lib.rucont.ru/>
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