

Документ подписан простой электронной подписью

Информация о владельце:

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Должность: и.о. декана медико-биологического факультета

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**MINISTRY OF SCIENCE AND HIGHER EDUCATION OF THE  
RUSSIAN FEDERATION**

**Federal State Autonomous Educational Institution of Higher  
Education**

**«NORTH-CAUCASUS FEDERAL UNIVERSITY»**

**APPROVED BY**

Assoc. Prof. Kubanov S.I.

PhD in Medical Sciences

Dean Faculty of Medicine and Biology

**Fund of Assessment Tools**

**for the Course**

**LEGAL AND FINANCIAL LITERACY**

|                         |                           |
|-------------------------|---------------------------|
| Field of Study          | 31.05.01 General Medicine |
| Year of Admission       | 2026                      |
| Mode of Attendance      | Full-time                 |
| Implemented in semester | 1-2                       |

## **Introduction**

1. Purpose: The Fund of Assessment Tools ensures the objective monitoring of the achievement of planned learning outcomes for the «Legal and Financial Literacy» course for students enrolled in the 31.05.01 General Medicine.

2. The Fund of Assessment Tools is an appendix for the program of the course «Legal and Financial Literacy».

3. Developers: Melnikova V.A., Cand. Sc. in Law, Associate Professor, Head of the Department of Theory and History of State and Law; Pakova O.N., Cand. Sc. in Economics, Associate Professor, Senior Lecturer of the Department of Finance and Credit.

4. An expert review of the Fund of Assessment Tools was conducted.

Members of the expert group:

Chair: Kubanov S.I., Associate Professor of the Department of Surgery, Orthopedics, and Traumatology

Members of the commission:

Ivchenko G.S., Acting Head of the Department of Internal Medicine Propaedeutics

Kotelevets S.M., Professor of the Department of Internal Medicine Propaedeutics

Employer organization representative: Vilensky I.L., Chief Physician of Independent CDL, LLC

Expert conclusion – the ATF allows evaluating the level of competency levels and is recommended to be employed in the educational process.

5. The validity of the Fund of Assessment Tools is determined by the term of implementation of the educational program.

1. Description of criteria for assessing competencies at different stages of their formation, description of evaluation scales

| Competence(s), indicator(s)                                                                                                                                                                                                                          | Levels of competence development                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                    |
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|                                                                                                                                                                                                                                                      | Minimum level not reached<br>(Unsatisfactory)<br>2 points                                                                                                                                                                                                                                  | Minimum level<br>(satisfactory)<br>3 points                                                                                                                                                                                                                                                   | Intermediate level<br>(good)<br>4 points                                                                                                                                                                                                                                                                  | High level<br>(excellent)<br>5 points                                                                                                                                                                                                                                                              |
| <i>Competence UC-2: Ability to define the scope of tasks within the framework of a set goal and select optimal methods for their resolution, based on applicable legal norms, available resources, and constraints.</i>                              |                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                    |
| Learning outcomes for the discipline (module):<br><i>Indicator:</i><br>IA-1. UC-2. Formulates the project goal, defines the set of interconnected tasks required to achieve it, and determines the expected results of completing these tasks.       | Unable to define the project objective; identifies and characterizes the stages of resolving interconnected tasks based on applicable legal norms; analyzes the theoretical and practical issues associated with the tasks, taking into account available legal resources and constraints. | Defines the project objective somewhat imprecisely; identifies and characterizes the stages of resolving interconnected tasks based on applicable legal norms; analyzes the theoretical and practical issues associated with the tasks, drawing on available legal resources and constraints. | Overall, correctly defines the project objective; identifies and characterizes the stages of addressing interconnected tasks based on applicable legal norms; and analyzes the theoretical and practical issues associated with the tasks, taking into account available legal resources and constraints. | Effectively defines the project objective; identifies and characterizes the stages of addressing interconnected tasks based on applicable legal norms; and analyzes the theoretical and practical issues associated with the tasks, taking into account available legal resources and constraints. |
| Learning outcomes for the discipline (module):<br><i>Indicator:</i><br>IA-2. UC-2. Develops an action plan to address project tasks; identifies the optimal solution method based on applicable legal norms and available resources and constraints. | Unable to develop an action plan to solve project problems; identifies the optimal way to solve them, based on current legal norms and available resources and limitations                                                                                                                 | Does not fully correctly develop an action plan to address project tasks; identifies the optimal way to resolve them, based on applicable legal norms and available resources and constraints.                                                                                                | Generally develops an appropriate action plan to address project objectives; identifies the optimal approach based on applicable legal regulations, available resources, and constraints.                                                                                                                 | Develops an appropriate action plan to address project objectives; identifies the optimal approach based on applicable legal regulations, available resources, and constraints.                                                                                                                    |
| Learning outcomes for the discipline (module):<br><i>Indicator:</i><br>IA-3. UC-2. Ensures project execution in accordance with established goals, timelines, and costs, based on applicable legal norms, available resources, and constraints,      | Unable to ensure project execution in accordance with established goals, timelines, and costs, based on applicable legal regulations, available resources, and constraints—including the use of digital tools.                                                                             | Encounters difficulties in ensuring project execution in accordance with established goals, timelines, and costs, taking into account applicable legal regulations, available resources, and constraints, including the use of digital tools.                                                 | Overall, it ensures the successful execution of the project in accordance with established goals, timelines, and costs, based on applicable legal regulations, available resources, and constraints, including through the use of digital                                                                 | Provides a logical justification for ensuring project execution in accordance with established goals, timelines, and costs, based on applicable legal norms, available resources, and constraints, including the use of digital tools.                                                             |

|                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
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| including through the use of digital tools.                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | tools.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <i>Competence: UC-10 — Ability to make sound economic decisions in various areas of life.</i>                                                                                                                                                |                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Learning outcomes for the discipline (module):<br><i>Indicator:</i><br>IA-1. UC-10. Understands the basic principles of economic functioning and economic development, as well as the goals and forms of state participation in the economy. | Does not apply knowledge of the fundamentals of economic agent behavior, principles of market exchange, the mechanics of a market economy, or principles of economic analysis to decision-making.                                                                                      | Applies - at a basic level - knowledge regarding the behavior of economic agents, the principles of market exchange and the functioning of a market economy, and the principles of economic analysis for decision-making; understands indicators of socio-economic development and growth, resource and environmental constraints on development, the necessity of long-term sustainable development, the nature and functions of entrepreneurial activity and associated risks, and the specific characteristics of private and public entrepreneurship and innovation. | Applies knowledge regarding the behavioral fundamentals of economic agents, principles of market exchange, the mechanics of a market economy, and principles of economic analysis for decision-making; utilizes indicators of socio-economic development and growth, as well as resource and environmental constraints on development; and demonstrates an intermediate-level understanding of the necessity for long-term sustainable development, the nature and functions of entrepreneurial activity and associated risks, and the specific characteristics of private and public entrepreneurship and innovation. | Applies in practice knowledge regarding the fundamentals of economic agent behavior, principles of market exchange and the mechanics of a market economy, and principles of economic analysis for decision-making; utilizes indicators of socio-economic development and growth, as well as resource and environmental constraints on development; and understands the necessity of long-term sustainable development, the nature and functions of entrepreneurial activity and associated risks, and the specific characteristics of private and public entrepreneurship and innovation. |
| Learning outcomes for the discipline (module):<br><i>Indicator:</i><br>IA-2. UC-10. Applies methods of personal economic and financial planning to achieve current and long-term financial goals.                                            | Does not apply knowledge regarding the principles and methods of personal financial planning and personal budget management; does not maintain a personal budget (including the use of software); does not solve typical problems related to personal economic and financial planning. | Applies the basic principles of personal financial planning and personal budget management, drawing on knowledge of the main types of personal income and expenses (including mandatory ones); assesses eligibility for tax benefits, pension payments, and social benefits; maintains a personal budget (including the use of software); and solves typical problems                                                                                                                                                                                                    | Applies the fundamental principles of personal financial planning and personal budget management, drawing on knowledge of the main types of personal income and expenses (including mandatory ones); assesses eligibility for tax benefits, pension payments, and social                                                                                                                                                                                                                                                                                                                                               | Draws on knowledge of the main types of personal income and expenses (including mandatory ones) to apply the principles of personal financial planning and personal budget management; assesses eligibility for tax benefits, pension payments, and social benefits; manages a personal                                                                                                                                                                                                                                                                                                   |

|                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                           |
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|                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                 | related to personal economic and financial planning at a minimal level.                                                                                                                                                                                                                                             | benefits; manages a personal budget (including through the use of software); and solves typical problems related to personal economic and financial planning at an intermediate level.                                                                                                                                   | budget (including through the use of software); and solves typical problems related to personal economic and financial planning that arise at various stages of the life cycle.                                                                                                                                                                                                                                           |
| Learning outcomes for the discipline (module):<br><i>Indicator:</i><br><i>IA-3. UC-10.</i><br>Uses financial instruments to manage personal finances and monitors personal economic and financial risks.                                                                                                                       | Does not recognize the types and sources of economic and financial risks for an individual.                                                                                                                                                                                     | Uses sources of information regarding the rights and obligations of financial service consumers, analyzes the terms of financial products and the provisions of contracts with financial institutions, assesses individual risks—including the risk of falling victim to fraud—and manages them at a minimal level. | Uses sources of information regarding the rights and obligations of financial service consumers; analyzes the terms of financial products and the provisions of contracts with financial institutions; and assesses and manages individual risks including the risk of falling victim to fraud at an intermediate level. | Recognizes the types and sources of economic and financial risks facing an individual and the ways to mitigate them; utilizes sources of information regarding the rights and obligations of financial service consumers; analyzes the terms of financial products and the provisions of contracts with financial institutions; and assesses and manages individual risks, including the risk of falling victim to fraud. |
| <i>Competence: UC-11 – Ability to foster an intolerant attitude towards manifestations of extremism, terrorism, and corrupt behavior, and to counteract them in professional activities.</i>                                                                                                                                   |                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Learning outcomes for the discipline (module):<br><i>Indicator:</i><br><i>IA-1. UC-11.</i><br>Familiar with current legal norms aimed at combating manifestations of extremism and terrorism in various spheres of life, as well as with methods for preventing corruption and fostering an attitude of intolerance toward it; | Is unfamiliar with the legal provisions governing the fight against manifestations of extremism and terrorism in various spheres of life; does not understand the nature of corrupt behavior and its interrelationship with social, economic, political, and other conditions.; | Does not quite accurately define the legal norms governing the fight against manifestations of extremism and terrorism in various spheres of life, and does not quite accurately understand the essence of corrupt behavior and its interrelationship with social, economic, political, and other conditions.       | Generally familiar with the legal norms governing the fight against manifestations of extremism and terrorism in various spheres of life; generally understands the nature of corrupt behavior and its interrelationship with social, economic, political, and other factors.<br>условиями.                              | Is well-versed in the legal norms governing the fight against manifestations of extremism and terrorism across various spheres of life, and has a solid understanding of the nature of corrupt behavior and its interrelationship with social, economic, political, and other conditions;                                                                                                                                 |
| Learning outcomes                                                                                                                                                                                                                                                                                                              | Unable to plan,                                                                                                                                                                                                                                                                 | Does not fully                                                                                                                                                                                                                                                                                                      | Overall, they                                                                                                                                                                                                                                                                                                            | Effectively plans,                                                                                                                                                                                                                                                                                                                                                                                                        |

|                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                            |                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                              |                                                                                                                                                                                                             |
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| for the discipline (module):<br>Indicator:<br>IA-2. UC-11. Prevents potential manifestations of extremism and terrorism, as well as corruption risks, in professional activities; refuses to allow interference in professional activities when faced with attempts to solicit involvement in corrupt practices. | organize, and conduct activities aimed at preventing acts of terrorism, extremism, and corruption risks in professional practice; fails to rule out susceptibility to being induced to commit corruption-related offenses. | effectively plan, organize, and conduct activities aimed at preventing manifestations of terrorism, extremism, and corruption risks in professional activities, or at precluding solicitation to commit corruption-related offenses. | correctly plan, organize, and conduct activities aimed at preventing acts of terrorism and extremism as well as corruption risks in their professional activities, and they preclude any solicitation to commit corruption-related offenses. | organizes, and conducts activities aimed at preventing acts of terrorism, extremism, and corruption risks in professional practice, and precludes any solicitation to commit corruption-related offenses.   |
| Learning outcomes for the discipline (module):<br>Indicator:<br>IA-3. UC-11. Interacts within society based on an attitude of intolerance toward manifestations of extremism, terrorism, and corrupt behavior, and opposes them in professional activities.                                                      | Fails to observe rules of social conduct based on intolerance toward acts of terrorism, extremism, and corruption, and fails to counter them in the course of professional activities.                                     | Does not fully adhere to the norms of social conduct based on intolerance toward acts of terrorism, extremism, and corruption, and - to the extent possible - opposes them in the course of professional activities.                 | Generally adheres to the rules of social conduct based on an intolerant attitude toward manifestations of terrorism, extremism, and corruption, and actively opposes them in professional activities.                                        | Competently observes the rules of public interaction based on an intolerant attitude towards manifestations of terrorism, extremism, corruption and effectively counteracts them in professional activities |

The assessment of the level of competence attainment in the discipline is conducted in accordance with the «Regulations on Ongoing Academic Performance Monitoring and Interim Assessment of Students Enrolled in Higher Education Programs» (Bachelor's, Specialist, and Master's Degree Programs) at the «North Caucasus Federal University»(in the current version).

## ASSESSMENT TOOLS FOR EVALUATING THE LEVEL OF COMPETENCE DEVELOPMENT

| Task number | Correct answer | Content of the question                                                                                                                                                                                                                                                                                                                                                                                  | Competence |
|-------------|----------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
|             |                | <b>Semester 1</b>                                                                                                                                                                                                                                                                                                                                                                                        |            |
| 1.          | a              | <p>Identify which approach to the typology of states is based on the socio-cultural and spiritual-moral factors of societal development:</p> <ul style="list-style-type: none"> <li>a) civilizational</li> <li>b) functional</li> <li>c) systems</li> <li>d) formational</li> </ul>                                                                                                                      | UC -2      |
| 2.          | c              | <p>An organization of political power that facilitates the primary pursuit of specific interests (class, universal, religious, national, etc.) within a specific territory is called</p> <ul style="list-style-type: none"> <li>a) a political party</li> <li>b) the state apparatus</li> <li>c) the state</li> <li>d) a political system</li> </ul>                                                     | UC -2      |
| 3.          | a              | <p>The form of state structure characterizes ...</p> <ul style="list-style-type: none"> <li>a) the territorial organization of power</li> <li>b) the demographic characteristics of the state</li> <li>c) the relationship between the people and state authority</li> <li>d) the procedure for forming the highest bodies of state authority</li> <li>e) the class stratification of society</li> </ul> | UC -2      |
| 4.          | b              | <p>The aggregate of views, ideas, and concepts, as well as feelings, emotions, and experiences expressing people's attitudes toward existing or desired law and other legal phenomena, constitutes</p> <ul style="list-style-type: none"> <li>a) legal culture</li> <li>b) legal consciousness</li> <li>c) legal order</li> </ul>                                                                        | UC -2      |

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|     |   | d) legal education                                                                                                                                                                                                                                                 |       |
| 5.  | b | <p>A universally binding, formally defined rule of conduct established or sanctioned by the state and aimed at regulating social relations is ...</p> <p>a) a director's order</p> <p>b) a legal norm</p> <p>c) an individual directive</p> <p>d) a legal fact</p> | UC -2 |
| 6.  | c | <p>A legal norm consists of ...</p> <p>a) disposition, sanction, principles</p> <p>b) hypothesis, disposition, liability</p> <p>c) hypothesis, disposition, sanction</p> <p>d) hypothesis, disposition, predicate</p>                                              | UC-2  |
| 7.  |   | What are the main reasons for the emergence of the state?                                                                                                                                                                                                          | UC-2  |
| 8.  |   | What is the essence of each theory of the origin of the state?                                                                                                                                                                                                     | UC-2  |
| 9.  |   | Explain the concept and structure of the rule of law.                                                                                                                                                                                                              | UC-2  |
| 10. |   | Characterize the system of state authorities in the Russian Federation.                                                                                                                                                                                            | UC-2  |
| 11. |   | Reveal the constitutional principle of the separation of powers.                                                                                                                                                                                                   | UC-2  |
| 12. |   | Characterize the political rights and freedoms of a citizen of the Russian Federation.                                                                                                                                                                             | UC-2  |
| 13. |   | List the economic, social, and cultural rights and freedoms of a person and citizen                                                                                                                                                                                | UC-2  |
| 14. |   | List the basic duties of a person and a citizen                                                                                                                                                                                                                    | UC-2  |
| 15. |   | Name the main types of sources of environmental law.                                                                                                                                                                                                               | UC-2  |
| 16. |   | Analyze the goals and objectives of environmental monitoring.                                                                                                                                                                                                      | UC-2  |
| 17. |   | Explain the concept and features of the rule-of-law state                                                                                                                                                                                                          | UC-2  |
| 18. |   | Explain the concept and features of civil society                                                                                                                                                                                                                  | UC-2  |
| 19. |   | Explain the concept of the legal culture of society.                                                                                                                                                                                                               | UC-2  |
| 20. |   | Name the types of legal culture.                                                                                                                                                                                                                                   | UC-2  |
|     |   | Semester 1                                                                                                                                                                                                                                                         |       |

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| 1. | c | <p>Select the executive body of state power in the Russian Federation from the options provided:</p> <p>a) Supreme Court of the Russian Federation<br/> b) Prosecutor's Office of the Russian Federation<br/> c) Government of the Russian Federation<br/> d) Federal Assembly of the Russian Federation</p>                                             | UC-11 |
| 2. | b | <p>The activity of state bodies in adopting, amending, and repealing legal norms is ...</p> <p>a) implementation of law<br/> b) law-making<br/> c) application of law<br/> d) interpretation of law</p>                                                                                                                                                  | UC-11 |
| 3. | d | <p>Subjects of civil law are understood to be:</p> <p>a) natural persons<br/> b) legal entities<br/> c) citizens of the Russian Federation, foreign citizens, and stateless persons<br/> d) any natural persons and legal entities that, in accordance with the Civil Code of the Russian Federation, may be holders of legal rights and obligations</p> | UC-11 |
| 4. | c | <p>Who has the authority to limit a citizen's legal capacity?</p> <p>a) prosecutor<br/> b) lawyer<br/> c) court<br/> d) psychiatrist</p>                                                                                                                                                                                                                 | UC-11 |
| 5. | a | <p>A citizen's legal capacity arises</p> <p>a) at the moment of birth<br/> b) at the moment of birth registration<br/> c) at age 6<br/> d) at age 18</p>                                                                                                                                                                                                 | UC-11 |
| 6. | a | <p>Administrative penalties are established by:</p> <p>a) the Code of Administrative Offenses of the Russian Federation<br/> b) federal laws<br/> c) laws of the constituent entities of the Russian Federation<br/> d) decrees of the Government of the Russian Federation</p>                                                                          | UC-11 |

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| 7.  | a | An administrative offense is:<br>a) a violation of public order;<br>b) a violation of the rules governing the operations of a work collective;<br>c) a violation of military discipline;<br>d) offenses related to property relations.                                                              | UC-11 |
| 8.  | b | The basis for the recovery of alimony established by a court decision that has entered into legal force is<br>a) an agreement<br>b) a writ of execution<br>c) a court ruling<br>d) a court decision                                                                                                 | UC-11 |
| 9.  | c | Family property legal relations include legal relations<br>a) concerning the contracting and termination of marriage<br>b) between parents and children regarding the upbringing and education of the latter<br>c) between family members regarding mutual financial support<br>d) all of the above | UC-11 |
| 10. | c | Grounds for the establishment, modification, and termination of labor relations<br>a) Legal fact<br>b) Composite legal fact (legal composition)<br>c) Employment contract<br>d) Administrative act                                                                                                  | UC-11 |
| 11. | a | Labor legal relations include relations between<br>a) An employee and an employer<br>b) An employee and the state<br>c) Employers and the state<br>d) Trade unions and the labor inspectorate                                                                                                       | UC-11 |
| 12. | c | The principles of labor law include:<br>a) Humanity<br>b) Legality<br>c) Freedom of labor<br>d) Equality before the law and the courts                                                                                                                                                              | UC-11 |
| 13. | c | The principles of criminal law are divided into<br>a) formal and substantive<br>b) simple and complex<br>c) general and special<br>d) indirect and specific                                                                                                                                         | UC-11 |

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| 14. | c | A disposition in which the legislator names a crime without describing the objective and/or subjective elements of the *corpus delicti* is called<br>a) blanket<br>b) referential<br>c) simple<br>d) descriptive                                                                          | UC-11 |
| 15. | c | The activity of establishing standards (indicators) for the maximum permissible human impact on the natural environment is called:<br>a) environmental protection licensing<br>b) environmental control<br>c) environmental quality standardization<br>d) environmental impact assessment | UC-11 |
| 16. |   | Explain the concept and essence of the state.                                                                                                                                                                                                                                             | UC-11 |
| 17. |   | Name the characteristics of state power as a specific type of social power.                                                                                                                                                                                                               | UC-11 |
| 18. |   | Provide a characteristic of the form of government. Name the types and their features.                                                                                                                                                                                                    | UC-11 |
| 19. |   | Provide a characteristic of the form of state structure. Name the types and their features.                                                                                                                                                                                               | UC-11 |
| 20. |   | Give a characterization of the political (state) regime. Name the types and their features                                                                                                                                                                                                | UC-11 |
| 21. |   | Explain the concept and functions of law.                                                                                                                                                                                                                                                 | UC-11 |
| 22. |   | Characterize the system of Russian law.                                                                                                                                                                                                                                                   | UC-11 |
| 23. |   | Explain the concept of the form (source) of law and list its main types                                                                                                                                                                                                                   | UC-11 |
| 24. |   | Present the classification of normative legal acts                                                                                                                                                                                                                                        | UC-11 |
| 25. |   | Explain the concept of lawmaking and name its types.                                                                                                                                                                                                                                      | UC-11 |
| 26. |   | Provide concepts and types of legal relations.                                                                                                                                                                                                                                            | UC-11 |
| 27. |   | Explain the concept of an offense. Define its elements.                                                                                                                                                                                                                                   | UC-11 |
| 28. |   | Explain the concept and types of legal responsibility.                                                                                                                                                                                                                                    | UC-11 |
| 29. |   | Explain the concept and structure of legal consciousness                                                                                                                                                                                                                                  | UC-11 |
| 30. |   | Name the types and levels of legal consciousness.                                                                                                                                                                                                                                         | UC-11 |
| 31. |   | List the foundations of the constitutional order.                                                                                                                                                                                                                                         | UC-11 |
| 32. |   | Explain the concept and principles of citizenship.                                                                                                                                                                                                                                        | UC-11 |
| 33. |   | Explain the concept and structure of the legal status of a person.                                                                                                                                                                                                                        | UC-11 |
| 34. |   | List the grounds for accrual, modification and termination of civil relations.                                                                                                                                                                                                            | UC-11 |

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| 35. |  | Explain the concept and grounds of civil liability.                                                                            | UC-11 |
| 36. |  | List and explain the rights and duties of spouses.                                                                             | UC-11 |
| 37. |  | What forms of upbringing for children who are without parental care are established The Family Code of the Russian Federation? | UC-11 |
| 38. |  | List the rights and duties of parents and children.                                                                            | UC-11 |
| 39. |  | Name the conditions and describe the procedure for entering into marriage.                                                     | UC-11 |
| 40. |  | List the grounds for recognizing a marriage as invalid.                                                                        | UC-11 |
| 41. |  | Explain the concept and grounds of disciplinary liability.                                                                     | UC-11 |
| 42. |  | Characterize the types of disciplinary penalties.                                                                              | UC-11 |
| 43. |  | Describe the material (financial) liability of an employee and an employer.                                                    | UC-11 |
| 44. |  | Explain the concept and main content of an employment contract.                                                                | UC-11 |
| 45. |  | Explain the concept and types of rest time.                                                                                    | UC-11 |
| 46. |  | Explain the concepts of working time and normal duration of work time.                                                         | UC-11 |
| 47. |  | Explain the concept and types of administrative coercion.                                                                      | UC-11 |
| 48. |  | Explain the concept and signs of administrative liability                                                                      | UC-11 |
| 49. |  | List and explain the types of administrative penalties.                                                                        | UC-11 |
| 50. |  | List the regulatory legal acts in the field of information protection.                                                         | UC-11 |
| 51. |  | List the regulatory legal acts in the field of state secrets protection                                                        | UC-11 |
| 52. |  | List the regulatory legal acts in the field of anti-corruption measures                                                        | UC-11 |
| 53. |  | Explain the concept and signs of a crime.                                                                                      | UC-11 |
| 54. |  | Name and characterize types of crimes.                                                                                         | UC-11 |
| 55. |  | Who can be a subject of criminal liability?                                                                                    | UC-11 |
| 56. |  | Name the circumstances that exclude the criminal nature of an act.                                                             | UC-11 |
| 57. |  | Explain the concept and purposes of punishment.                                                                                | UC-11 |
| 58. |  | List and describe the types of punishments.                                                                                    | UC-11 |
| 59. |  | Name the types of environmental control.                                                                                       | UC-11 |
| 60. |  | List the rights and obligations of citizens, public and other non-profit associations in the field of environmental protection | UC-11 |
|     |  | <b>Semester 2</b>                                                                                                              |       |

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|----|---|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|
| 1. | a | Effective (conscious, rational) personal planning is characterized by (select all that apply):<br>a) financial goals are most likely to be achieved<br>b) an excessive amount of resources may be directed toward achieving a specific financial goal<br>c) a high salary is ensured                     | UC-2 |
| 2. | a | The process of optimizing assets and liabilities includes:<br>a) taking measures to rectify a critical situation<br>b) increasing liabilities<br>c) increasing assets                                                                                                                                    | UC-2 |
| 3. | d | At what level of monthly income per family member should one begin long-term family budget planning?<br>a) 25,000 rubles per month;<br>b) 50,000 rubles per month;<br>c) 100,000 rubles per month;<br>d) more than 100,000 rubles;<br>e) regardless of income level;<br>f) it is unnecessary altogether. | UC-2 |
| 4. | b | Factors to consider when choosing a bank to open a deposit account include:<br>a) the bank's location<br>b) participation in the deposit insurance system<br>c) the option to close the deposit early, albeit with a loss of interest                                                                    | UC-2 |
| 5. | g | The bank offers you various one-year deposit options with an annual interest rate of 9%. The option that yields the highest return is the deposit:<br>a) without capitalization<br>b) with annual capitalization<br>c) with quarterly capitalization<br>d) with monthly capitalization                   | UC-2 |
| 6. |   | Define the concepts of "financial literacy" and "the economic culture of society and the individual"                                                                                                                                                                                                     | UC-2 |
| 7. |   | Formulate the main features of a financially literate population.                                                                                                                                                                                                                                        | UC-2 |
| 8. |   | Explain the concept of personal financial planning, formulate goals and objectives of personal financial planning.                                                                                                                                                                                       | UC-2 |
| 9. |   | Characterize the assets and liabilities of a household.                                                                                                                                                                                                                                                  | UC-2 |

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| 10. |        | Name the factors to consider when choosing a bank for obtaining credit.                                                                                                                                                                                                                                                                                              | UC-2 |
| 11. |        | Provide a definition of the concept of loan.                                                                                                                                                                                                                                                                                                                         | UC-2 |
| 12. |        | Name and characterize the principles of lending.                                                                                                                                                                                                                                                                                                                     | UC-2 |
| 13. |        | Justify the necessity of a loan.                                                                                                                                                                                                                                                                                                                                     | UC-2 |
| 14. |        | Formulate the concept and motives of savings.                                                                                                                                                                                                                                                                                                                        | UC-2 |
| 15. |        | Name the main financial mistakes of the population in the area of savings.                                                                                                                                                                                                                                                                                           | UC-2 |
| 16. |        | Provide characteristics of types of savings.                                                                                                                                                                                                                                                                                                                         | UC-2 |
| 17. |        | Name the types of money. Provide characteristics of the concepts of cash and non-cash money.                                                                                                                                                                                                                                                                         | UC-2 |
| 18. |        | Explain the concepts of current account, debit card, credit card.                                                                                                                                                                                                                                                                                                    | UC-2 |
| 19. |        | Explain the concept of insurance, characterize the participants of the insurance market: insurer, insured, beneficiary, insurance agent, insurance broker.                                                                                                                                                                                                           | UC-2 |
| 20. |        | Formulate the economic essence of investments, their goals.                                                                                                                                                                                                                                                                                                          | UC-2 |
| 21. | a<br>c | Among the family assets listed below, the investment assets are:<br>a) an apartment rented out to tenants<br>b) the apartment where the family lives<br>c) a car                                                                                                                                                                                                     | UC-9 |
| 22. | b      | All debts (liabilities) of a household to other individuals, households, and organizations including bank loans (mortgages, auto loans, consumer loans, pawnshop loans, credit card debt), interest-free loans, and outstanding payments for goods and services constitute:<br>a) an asset<br>b) a liability<br>c) a balance sheet<br>d) a profit and loss statement | UC-9 |
| 23. | a      | Household assets include:<br>a) jewelry<br>b) car loan<br>c) interest-free loan                                                                                                                                                                                                                                                                                      | UC-9 |
| 24. | b      | Credit is:<br>a) the financing of state economic programs<br>b) loans provided on terms of repayment and payment of interest<br>c) the creditor's trust in the borrower<br>d) the raising of funds by banks                                                                                                                                                          | UC-9 |

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| 25. | c | <p>Loan interest is:</p> <ul style="list-style-type: none"> <li>a) a borrower's debt to a lender</li> <li>b) the loan amount that a borrower is obliged to repay to a lender</li> <li>c) the cost of a loan</li> <li>d) a bank's profit</li> </ul>                                                                                                                                                                                                                                                                                   | UC-9 |
| 26. | a | <p>Investing is:</p> <ul style="list-style-type: none"> <li>a) the process of allocating funds to investment instruments with the aim of generating income</li> <li>b) the process of allocating funds to investment instruments with the aim of ensuring their physical preservation</li> <li>c) the procedure of buying and selling real estate</li> </ul>                                                                                                                                                                         | UC-9 |
| 27. | b | <p>An insurer is:</p> <ul style="list-style-type: none"> <li>a) the person who concluded the insurance contract</li> <li>b) a specialized organization that provides insurance services and holds the appropriate license to do so</li> <li>c) the person in whose favor an insurance payout will be made upon the occurrence of an insured event</li> <li>d) an organization or individual that concluded an insurance contract for the purpose of receiving an insurance payout upon the occurrence of an insured event</li> </ul> | UC-9 |
| 28. | a | <p>A tax is:</p> <ul style="list-style-type: none"> <li>a) a mandatory, individual, non-repayable payment made by individuals and legal entities to the state budget</li> <li>b) a voluntary payment made by individuals for charitable purposes</li> <li>c) a payment made by individuals and legal entities in kind</li> </ul>                                                                                                                                                                                                     | UC-9 |
| 29. | a | <p>The advantages of registering a business as an individual entrepreneur include:</p> <ul style="list-style-type: none"> <li>a) a simplified registration procedure</li> <li>b) the absence of restrictions on the types of activities performed</li> <li>c) limited liability for business owners</li> <li>d) access to diverse sources of financing</li> </ul>                                                                                                                                                                    | UC-9 |
| 30. | b | <p>When planning personal budget expenditures, the following should be classified as mandatory:</p> <ul style="list-style-type: none"> <li>a) purchasing a new smartphone</li> <li>b) savings</li> <li>c) utility payments</li> <li>d) apartment renovation</li> </ul>                                                                                                                                                                                                                                                               | UC-9 |

|     |   |                                                                                                                                                                                                                                                                             |      |
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| 31. | c | Passive banking operations include:<br>a) provision of loans<br>b) real estate transactions<br>c) accepting deposits<br>d) securities transactions                                                                                                                          | UC-9 |
| 32. | b | Household liabilities include:<br>a) jewelry<br>b) auto loan<br>c) funds on bank deposits                                                                                                                                                                                   | UC-9 |
| 33. | c | Types of taxes include:<br>a) mandatory and voluntary<br>b) cheap and expensive<br>c) federal, regional, local                                                                                                                                                              | UC-9 |
| 34. | b | The amount by which the income tax base is reduced when a taxpayer sells property or purchases an apartment is:<br>a) a standard tax deduction<br>b) a property tax deduction<br>c) a social tax deduction                                                                  | UC-9 |
| 35. | d | The key quality distinguishing startups from other business projects is:<br>a) having substantial own capital to launch and develop the business<br>b) copying projects that have already been launched<br>c) a lack of capital for business development<br>d) innovation   | UC-9 |
| 36. | b | Income from renting out real estate is classified as:<br>a) income from operating activities<br>b) income from assets<br>c) social income                                                                                                                                   | UC-9 |
| 37. | d | The bank offers various one-year deposit options with an annual interest rate of 17.5%. The highest return is obtained with the option:<br>a) without capitalization<br>b) with annual capitalization<br>c) with quarterly capitalization<br>d) with monthly capitalization | UC-9 |
| 38. |   | Formulate and describe the stages of building a personal financial plan.                                                                                                                                                                                                    | UC-9 |
| 39. |   | Characterize intuitive and financially literate decisions regarding                                                                                                                                                                                                         | UC-9 |

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|     |  | personal and household financial planning.                                                                                                                                                               |      |
| 40. |  | What is the mechanism for building a "financial safety net"?                                                                                                                                             | UC-9 |
| 41. |  | Provide the justification for the appropriateness of using insurance as a tool for reducing risk in personal financial planning.                                                                         | UC-9 |
| 42. |  | Provide the classification of commercial banks and main operations.                                                                                                                                      | UC-9 |
| 43. |  | Characterize the role of the Bank of Russia and its functions.                                                                                                                                           | UC-9 |
| 44. |  | Define the concepts of bank deposits and deposits, characterize their types.                                                                                                                             | UC-9 |
| 45. |  | Formulate the basic principles of financial literacy for deposits.                                                                                                                                       | UC-9 |
| 46. |  | Characterize the relationship between savings and inflation.                                                                                                                                             | UC-9 |
| 47. |  | Formulate and elaborate the principles of lending.                                                                                                                                                       | UC-9 |
| 48. |  | Provide definitions for the concepts of nominal and real loan interest rates and the full cost of the loan (FCL).                                                                                        | UC-9 |
| 49. |  | Explain the concepts of loan restructuring and refinancing.                                                                                                                                              | UC-9 |
| 50. |  | Characterize the concepts and activities of microfinance organizations, collection agencies.                                                                                                             | UC-9 |
| 51. |  | Formulate the principles of behavior of a financially literate borrower.                                                                                                                                 | UC-9 |
| 52. |  | List the types of settlements used by citizens.                                                                                                                                                          | UC-9 |
| 53. |  | List the risks in settlements and payments.                                                                                                                                                              | UC-9 |
| 54. |  | State the rules for the safe use of a bank card.                                                                                                                                                         | UC-9 |
| 55. |  | Name and characterize forms of financial fraud and methods minimization of risks when using bank cards.                                                                                                  | UC-9 |
| 56. |  | Provide a characterization of voluntary and compulsory insurance.                                                                                                                                        | UC-9 |
| 57. |  | Provide a characterization of types of insurance for individuals (life insurance, life, accident, health insurance, property insurance, civil liability insurance. property, civil liability insurance). | UC-9 |
| 58. |  | Explain the concepts of the insurance amount, insurance value, and insurance premium.                                                                                                                    | UC-9 |
| 59. |  | Explain the concepts of insurance risks, an insured event, insurance loss, insurance payment.                                                                                                            | UC-9 |
| 60. |  | Name the main investment instruments for private investors.                                                                                                                                              | UC-9 |

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| 61. |  | Explain the concept of the stock market, formulate its role.                                                     | UC-9 |
| 62. |  | Provide a classification of securities.                                                                          | UC-9 |
| 63. |  | Name and characterize the participants in the securities market (stock market).                                  | UC-9 |
| 64. |  | Explain the concept of a stock exchange, characterize its role.                                                  | UC-9 |
| 65. |  | Provide characteristics of mutual funds.                                                                         | UC-9 |
| 66. |  | Provide characteristics of an individual investment account.                                                     | UC-9 |
| 67. |  | Name the cross-cutting technologies in the stock market.                                                         | UC-9 |
| 68. |  | Define the concept of tax, name the types of taxes.                                                              | UC-9 |
| 69. |  | Explain the concepts of tax rate, tax amount, tax benefits.                                                      | UC-9 |
| 70. |  | Provide a definition of entrepreneurship, name its advantages and disadvantages.                                 | UC-9 |
| 71. |  | Formulate the main qualities inherent to successful entrepreneurs.                                               | UC-9 |
| 72. |  | Characterize modern forms of entrepreneurship.                                                                   | UC-9 |
| 73. |  | Explain a definition of a startup, formulate its characteristics.                                                | UC-9 |
| 74. |  | Name who can become a startup founder.                                                                           | UC-9 |
| 75. |  | Formulate the rules for creating a new business (startup).                                                       | UC-9 |
| 76. |  | Name and characterize the stages of creating a startup.                                                          | UC-9 |
| 77. |  | Provide a description of organizational and legal forms of business.                                             | UC-9 |
| 78. |  | List the opportunities available to a citizen when refinancing a loan.                                           | UC-9 |
| 79. |  | Provide a justification for the advisability of using a credit card for settlements and payments.                | UC-9 |
| 80. |  | Name any three professional participants in the securities market and illustrate their activities with examples. | UC-9 |

## **2. Description of the assessment scale**

The students' progress in each discipline is assessed during continuous assessment and interim assessment.

Interim assessment is conducted in the form of a pass/fail test (2nd semester).

Learning outcomes for the course «Legal and Financial Literacy», aligned with the achievement indicators for competencies UC-2, UC-9, and UC-10, are assessed using a «pass/not passed» system.

To receive credit for the course, you must complete the ongoing academic performance assessments during the semester with a grade of no less than «satisfactory».

The assessment of the level of competence attainment in the discipline is conducted in accordance with the current version of the «Regulation on Ongoing Academic Performance Monitoring and Interim Assessment of Students Enrolled in Higher Education Programs (Bachelor's, Specialist, and Master's Degree Programs) at the Federal State Autonomous Educational Institution of Higher Education «North-Caucasus Federal University» in the current edition.

## **3. Competence assessment criteria**

A «pass» grade is awarded to a student if they define the project's objective; identify and characterize the stages of solving interconnected tasks based on current legal norms; analyze theoretical and practical issues to achieve expected results; select optimal methods for solving tasks based on current legal norms, available resources, and constraints; logically justify the necessity of executing the project in accordance with established objectives, timelines, and costs; develop and format the project using digital tools, adhering to current legal norms, available resources, and constraints; apply in practice knowledge regarding the behavior of economic agents, principles of market exchange, market economy dynamics, and economic analysis principles for decision-making, as well as indicators of socio-economic development and growth and resource/environmental constraints on development; demonstrate an understanding of the need for long-term sustainable development, the nature and functions of entrepreneurial activity and associated risks, and the specifics of private and public entrepreneurship and innovation; apply principles of personal financial planning and budgeting based on knowledge of personal income and expenditure types (including mandatory expenses); assess eligibility for tax benefits, pension, and social payments, manage a personal budget (including through software), and solve typical personal economic and financial planning tasks arising at various life stages; identify types and sources of economic and financial risks for individuals and mitigation strategies, utilize information sources regarding the rights and obligations of financial service consumers, analyze financial product terms and contract provisions, and assess and manage individual risks (including the risk of fraud); and demonstrate familiarity with legal norms combating extremism and terrorism across various spheres of life, while understanding the nature of corrupt behavior and its relationship with social, economic, political, and other conditions. Competently plans, organizes, and conducts activities aimed at preventing acts of terrorism, extremism, and corruption risks in professional practice; precludes any solicitation to commit corruption-related offenses; effectively adheres to norms of social interaction based on a stance of zero tolerance toward terrorism, extremism, and corruption; and actively counters these phenomena in the course of professional activities.

A «pass» grade is given to the student if the theoretical content of the course is fully mastered, without gaps; he presents the material exhaustively, consistently, clearly and logically; copes fluently with tasks, questions and other applications of knowledge;

uses additional material in the answer; all tasks provided for in the program have been completed, the quality of their implementation is assessed at a sufficient level; analyzes the results obtained; Shows independence when completing tasks. Competencies UC-2, UC-10, UC-11 have been mastered at a high level.

A «not passed» grade is assigned to a student if they: fail to apply knowledge regarding the stages of solving interconnected problems based on current legal norms; fail to apply knowledge regarding optimal problem-solving methods based on current legal norms, available resources, and constraints; are unable to ensure project execution in accordance with established goals, timelines, and costs based on current legal norms, available resources, and constraints, including the use of digital tools; fail to apply knowledge regarding the behavior of economic agents, principles of market exchange, market economy dynamics, and economic analysis principles for decision-making; fail to apply knowledge of personal financial planning and budgeting principles, do not maintain a personal budget (including via software), and do not solve typical personal economic and financial planning problems; do not recognize the types and sources of economic and financial risks for the individual; are unfamiliar with legal norms combating extremism and terrorism in various spheres of life; do not understand the nature of corrupt behavior and its relationship with social, economic, political, and other conditions; are unable to plan, organize, and conduct activities aimed at preventing terrorism, extremism, and corruption risks in professional practice; do not resist solicitation to commit corruption-related offenses; and do not observe rules of social interaction based on intolerance toward terrorism, extremism, and corruption, nor do they actively oppose these phenomena in their professional activities.

A student does not receive credit if they do not know a significant portion of the course material, make substantial errors, and perform tasks hesitantly and with great difficulty, indicating that competencies UC-2, UC-9, and UC-10 have not been developed.

The assessment takes the form of an electronic test. Prior to the assessment, the student must fully complete the practical assignments and prepare the required essay.