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Annotation to the work program of the discipline

Name disciplines	**Правовая и финансовая грамотность / Legal and financial literacy**
Summary	The concept and necessity of studying financial literacy. Economic culture of society and personality. The concept, goals and objectives of personal financial planning. Assets, liabilities and family budget. Stages of building a personal financial plan. Intuitive and financially literate solutions in the field of personal and household finance planning. Formation of a "financial safety cushion". The concept and motives of savings. The main financial mistakes of the population in the field of savings. Types of savings. Bank deposits and deposits, their varieties and content. Basic provisions of financial literacy for deposits. Individual deposit insurance. savings and inflation. Nominal and real interest rate. metal bills. The need for a loan. Credit products, their classification, principles of crediting. Credit scoring. Nominal and real interest rate on the loan, the total cost of the loan (TFR). Restructuring and refinancing of credit debt. microfinance organizations. collection organizations. Principles of behavior of a financially competent borrower. Types of money. Cash and non-cash money. Current account and debit card. Credit card. National Payment Card System (NSPK). Map "Mir". Ways to manage non-cash money. Types of calculations used by citizens. Payments and transfers without opening an account. payment agents. Risks in settlements and payments. Rules for the safe use of a bank card. Forms of financial fraud and ways to minimize risks. Stock market: concept, structure, role. Securities. Classification of securities. Participants in the securities market (stock market). Stock Exchange. Mutual investment fund. Individual investment account. End-to-end digital technologies in the stock market. The concept of insurance.Participants of the insurance market: the insurer, policyholder,beneficiary, insurance agent, insurance broker. Voluntary and compulsory insurance. Types of insurance for individuals (life insurance, accident insurance, medical insurance, property insurance, civil liability insurance), insurance contract. Sum insured, insurance value and insurance premium. Insurance risks, insured event, insured damage, insurance payment. Tax Code of the Russian Federation, taxes, types of taxes, subject, subject and object of taxation, tax rate, tax amount, taxation systems, tax benefits, tax payment procedure, tax return, tax deductions. The concept of entrepreneurial activity, its advantages and disadvantages. Key qualities of successful entrepreneurs. Content and modern forms of entrepreneurship. Startup, its signs, who can become a startup. How to find a startup idea. Rules for creating a new business (startup). Startup stages. Ways to finance a new business. Sources of financial support for satraps in Russia. Stages of startup development. Organizational legal forms of business, its taxation.
The results of mastering the discipline (module)	- formulates the goal of the project, determines the set of interrelatedtasks that ensure its achievement and determines expected

	results of problem solving; -develops an action plan to solve the project's tasks, choosing the best way to solve them, based on the current legal regulations and available resources and constraints; understands the basic principles of the functioning of the economy and economic development, the goals and forms of state participation in the economy; applies methods of personal economic and financial planning to achieve current and long-term financial goals. uses financial instruments to manage personal finances, controls their own economic and financial risks.
Labor intensity, cu.	2
Reporting Forms	Test
The list of basic and additional literature necessary for the development of the discipline (module)	
Main literature	1. Financial literacy: textbook: [16+] / Yu.R. Tumanyan, O.A. Ishch and others; South Federal University. - Rostov-on-Don; Trivetuniversity, 2020.– 212p.: ill., tab. – Regimdos URL: https://biblioclub.ru/index.php?page=book&id=612183 2. O. V. Buklemishev et al. Financial literacy: a textbook for universities - Moscow: Moscow University Press, 2021. - 568 p.: ill. I book) ISBN 978-5-19-011654-0 [Electronic resource]. – URL: https://fincult.info/upload/iblock/a1e/Uchebnoe_posobie.pdf 3. Entrepreneurship textbook / I.K. Larionov, K.V. Antipov, I.K. Larionov. - 3rd ed. - Moscow: Dashkov i K°, 2019. - 191 p.: masters). – Access mode: by subscription. – URL: https://biblioclub.ru/inde - Bibliography. in book. – ISBN 978-5-394-03079-6.
additional literature	1. Zolkina A.V., Panasyuk A.A., Anisimov A.Yu., Kokorev I.A. Securities market: textbook and workshop. - Moscow: Institute of World Civilizations, 2019. - 84 p. — ISBN 978-5-6043054-7-8. — Text: electronic // Electronic LibrarySystemIPRBOOKS:[website].— URL: http://www.iprbookshop.ru/94841.html— Access mode: for authorization. users 2. Bogatyrev, S.Yu. Behavioral finance: textbook / S.Yu. ; Financial University under the Government of the Russian Federation. Prometheus, 2018. - 210 p. : schemes., ill., tab. – Access mode: by n URL:https://biblioclub.ru/index.php?page=book&id=494852