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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

COURSE SYLLABUS

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

Developed by:

Head of the Department of Theory and History of State and Law

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Stavropol, 2026

1. Purpose and objectives of the course

The purpose of the «Legal and Financial Literacy» course is to master legal and financial-economic concepts that reflect key areas of legal and financial relations; to develop students' legal and financial literacy skills, practical abilities, and competencies for effectively interacting with a wide range of legal and financial institutions; and to foster an understanding of the actual potential of law and legal regulation in addressing social, economic, and political issues, as well as an awareness of the need for prudent personal financial management. Completing this course will enable students to better navigate the legal and financial matters that arise in everyday life and to identify the optimal solutions for their specific situations.

The objectives of the course regarding legal literacy are to:

- establish a theoretical foundation of legal knowledge;
- foster an understanding of law as one of the most important social regulators of societal relations;
- develop the ability to navigate the complex system of current legislation and correctly apply legal norms in specific situations;
- teach how to analyze legislation and the practice of its application.

Course objectives regarding financial literacy:

- gaining an understanding of the fundamentals of financial literacy and acquiring knowledge regarding key categories and concepts in personal financial planning, savings, lending, payments and settlements, financial markets, taxation, and entrepreneurship;
- mastering the basic conceptual framework of financial literacy, as well as methods and approaches for making and implementing financial and investment decisions;
- acquiring practical skills in developing personal financial plans and utilizing digital resources and technologies for savings, lending, payments and settlements, and investing.

2. Place of the discipline in the structure of the educational program

The course «Legal and Financial Literacy» falls under Block 1 of the compulsory component of the Bachelor's degree educational program. It is taught during the first and second semesters.

3. List of planned learning outcomes for the discipline (module), aligned with the planned learning outcomes of the educational program.

Code, competency wording	Code, indicator wording	Planned learning outcomes for the discipline (module), characterizing the stages of competence and indicator development
UC-2 Able 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.	IA-1 UC-2 Formulates the project goal, defines the set of interconnected tasks ensuring its achievement, and determines the expected results of addressing these tasks.	Defines the project objective; identifies and characterizes the stages of addressing interconnected tasks based on applicable legal norms; and analyzes theoretical and practical issues involved in achieving the expected results.
	IA-2 UC-2 Develops an action plan to address project tasks, selecting the optimal approach based on applicable legal norms and available resources and constraints.	Selects optimal methods for solving problems based on applicable legal norms, available resources, and constraints.
	IA-3 UC-2 Ensures project execution in accordance with established goals, timelines, and costs, based on applicable legal norms, available resources, and constraints, including through the use of digital tools.	Provides a logical justification for project execution in accordance with established goals, timelines, and costs; develops and prepares the project using digital tools, taking into account applicable legal regulations, available resources, and constraints.
UC-10. Capable of making sound	IA-1 UC-10 Understands the basic principles of	Applies in practice knowledge regarding the fundamentals of economic agent

economic decisions in various areas of life.	economic functioning and economic development, as well as the goals and forms of state participation in the economy.	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.
	IA-2 UC-10 Applies methods of personal economic and financial planning to achieve current and long-term financial goals.	Drawing on knowledge of the main types of personal income and expenses—including mandatory ones—the individual applies principles of personal financial planning and budget management; assesses eligibility for tax benefits, pension payments, and social allowances; maintains a personal budget (including through the use of software); and solves typical personal economic and financial planning problems that arise at various stages of the life cycle.
	IA-3 UC-10 Uses financial instruments to manage personal finances and monitors personal economic and financial risks.	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.
UC-11 Capable of fostering an intolerant attitude towards corrupt behavior.	IA-1 UC-11: is familiar with current legal norms ensuring the fight against corruption in various spheres of life, as well as with methods for preventing corruption and fostering an attitude of intolerance toward it;	Outlines the key provisions of anti-corruption legislation and lists the types of legal liability for corruption. Analyzes legal standards for assessing corruption-related situations and identifies key methods for preventing corruption. Demonstrates a systemic understanding of the mechanisms that foster an intolerant attitude toward corrupt behavior.
	IA-2 UC-11: prevents corruption risks in professional activities; precludes interference in one's professional activities in instances of solicitation to commit corruption-related offenses.	Identifies typical corruption risks in the professional sphere and outlines the procedure to follow when faced with an attempt to solicit corrupt activity. Applies measures to prevent corruption risks and recognizes covert forms of interference in professional activities. Justifies the refusal to participate in corrupt schemes and implements a strategy to protect professional rights.
	IA-3 UC-11 interacts within society based on an intolerant attitude toward corruption.	Identifies the ethical and social principles of anti-corruption conduct and names the authorities responsible for combating

		corruption. Establishes communication with colleagues based on an ethos of zero tolerance for corruption and reports instances of corruption in accordance with the law. Possesses a culture of civic conduct and demonstrates a readiness to join in the collective opposition to corruption.
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4. Volume of the academic discipline (module) and forms of assessment*

Course workload: 2 credits (72 academic hours) in total.	Full-time study, in academic hours	Part-time study, in academic hours	hybrid study in academic hours
Contact hours:	34		
Lectures/including practical training	-		
Laboratory work / including practical training	-		
Practical classes / including practical training	34 /-		
Self-study	38		
Forms of assessment			
Exam	-		
Pass/fail assessment	+		
Graded pass/fail assessment	-		
Coursework	-		

* The discipline (module) involves the use of e-learning and distance educational technologies.

5. Content of the discipline (module), structured by topics (sections), indicating the number of hours and types of classes

№	Course section (topic) and brief summary	Competencies to be developed, indicators	full-time mode of study			part-time mode of study			hybrid mode of study			Forms of modern verification of authenticity			
			Contact hours between students and the teacher / of which in the form of practical training, hours			Self-study, hours	Contact hours between students and the teacher / of which in the form of practical training, hours			Self-study, hours	Контактная работа обучающихся с преподавателем /из них в форме практической подготовки, часов			Self-study, hours	
			Lectures	Practical sessions	Laboratory Work		Lectures	Practical sessions	Laboratory Work		Lectures		Practical sessions		Laboratory Work
1	Topic 1. The Concept and Significance of Legal Literacy. Fundamentals of the Theory of State and Law. 1.1 <i>The Concept and Key Categories of the State.</i> The concept, essence, and types of the state. State power as a specific form of social power. The form of the state: form of government, state structure, and political regime. Functions and mechanism of the state. The concept and characteristics of the rule-of-law state and civil society. 1.2 <i>The concept and basic categories of law. Legal consciousness and legal culture.</i> The concept, principles, and functions of law. The system of Russian law. The legal norm and its structure. Legal institution. Branch of law. Forms (sources) of law. Normative legal acts and their classification. Law-making. The concept	UC-2 (IA-1; IA-2; IA-3) UC-11 (IA-1; IA-2; IA-3)		2		2							interview, defense of reports and presentations, completion of individual creative assignments		
				2		2									

	and types of legal relations. Legal offenses and legal liability. Legal consciousness and its characteristics. Types and structure of legal consciousness. The role of legal consciousness in the life of society. Forms of legal consciousness distortion. Legal culture of society and types of legal culture. Structure of the legal culture of society..													
2	Topic 2. Constitutional Law of the Russian Federation. General characteristics of the Constitution of the Russian Federation. Fundamentals of the constitutional order: concept and elements. The Federation as a form of state structure: concept, characteristics, and types. Constitutional and legal status of the constituent entities of the Russian Federation. The President of the Russian Federation. The Federal Assembly of the Russian Federation. The Government of the Russian Federation. Judicial bodies of the Russian Federation. Local self-government. Rights and freedoms of the individual and the citizen. Rights of persons with health limitations and disabilities. Legal status of the individual: concept and structure. Citizenship: concept, grounds, and procedure for acquisition. Renunciation of citizenship. Electoral system.	UC-2 (IA-1; IA-2; IA-3) UC-11 (IA-1; IA-2; IA-3)		2		2								interview, presentation defense, completion of individual and group creative assignments

3	Topic 3. Civil Law. Civil legal relations: subjects, objects, content, and types. Natural persons as subjects of civil law. Legal capacity and capacity to act of natural persons. Legal entities: concept, characteristics, and classification. Exercise of civil rights and performance of obligations. Right to protection. Civil liability. Time limits in civil law.	UC-2 (IA-1; IA-2; IA-3) UC-11 (IA-1; IA-2; IA-3)		2		2								interview, presentation of reports, completion of individual creative assignments
4	Topic 4. Family Law. The concept of family law. The subject matter and method of family law. The relationship between family law and other branches of law. Principles and functions of family law. The system of family law. Sources of family law. Acts of civil status. Family legal relations: concept; grounds for the creation, modification, and termination of family legal relations; subjects; objects. Concepts of family, kinship, and affinity. Exercise and protection of family rights and performance of family duties. Timeframes in family law; the statute of limitations. Rights and duties of spouses. Rights and duties of parents and children. Alimony obligations of family members. Forms of care for children left without parental care.	UC-2 (IA-1; IA-2; IA-3) UC-11 (IA-1; IA-2; IA-3)		2		2								interview, defense of reports and presentations, completion of individual creative assignments
5	Topic 5. Labor Law. General provisions of labor law. Labor legal relations. Parties to labor relations. Grounds for the establishment of labor legal relations. Legal regulation of labor relations. The employment contract: concept, parties, form, content, terms, and	UC-2 (IA-1; IA-2; IA-3) UC-11 (IA-1; IA-2; IA-3)		2		2								interview, defense of reports and presentations, completion of individual creative assignments

	the procedure for conclusion, modification, and termination. Working time. Rest time. Specifics of labor relations involving persons with disabilities. Labor discipline and disciplinary liability. Material liability of the employee and the employer. Concept of labor disputes. Procedure for resolving individual and collective labor disputes. Procedure for resolving labor disputes involving claims and those not involving claims.													
6	Topic 6. Administrative Law. Legal foundations of information protection. General provisions of administrative law. Administrative coercion. Administrative offenses and the elements thereof. Administrative liability: concept, content, and characteristics. Administrative penalties. Liability of minors under the Code of Administrative Offenses. Combating corruption. Legal regime governing state, commercial, official, and other legally protected secrets. Information: concept and types. Regulatory legal acts regarding information protection. Legal foundations for the protection of state secrets. Liability for offenses in the information sphere.	UC-2 (IA-1; IA-2; IA-3) UC-11 (IA-1; IA-2; IA-3)		2		2								interview, defense of reports and presentations, completion of individual creative assignments

7	Topic 7. Criminal Law. The concept of a crime. Elements of a crime. Crimes and their types. Persons subject to criminal liability. The concept and elements of criminal punishment. Purposes of punishment. The concept, types, and significance of the system of criminal punishments. Characteristics of specific types of punishments.	UC-2 (IA-1; IA-2; IA-3) UC-11 (IA-1; IA-2; IA-3)		2		2								interview, defense of reports and presentations, completion of individual creative assignments
8	Topic 8. Environmental Law. The concept, characteristics, classification, and system of sources of environmental law. Constitutional foundations for the regulation of natural resource use and environmental protection. Federal treaties. International treaties of the Russian Federation regarding natural resource use and environmental protection. Statutes as a source of environmental law. The concept of environmental control. Main objectives of environmental control. Types of environmental control.	UC-2 (IA-1; IA-2; IA-3) UC-11 (IA-1; IA-2; IA-3)		2		2								interview, defense of reports and presentations, completion of individual creative assignments
	TOTAL for Semester 1			18		18								

9	Topic 9. The Essence of Financial Literacy. Personal Financial Planning as a Means to Enhance Individual and Family Well-being. The concept and importance of studying financial literacy. Economic culture at the societal and individual levels. Economic knowledge as a component of economic culture. Key characteristics of a financially literate population. The concept, goals, and objectives of personal financial planning. Assets, liabilities, and the family budget. Stages of creating a personal financial plan. Intuitive versus financially literate decision-making in personal and household finance. Building a «financial safety net» and using insurance as a risk-mitigation tool in personal financial planning. Resources for creating a personal financial plan: mobile apps such as CoinKeeper, Drebedengi, Monefy, Money Lover, «Dzen-Money: expense tracking», Money Flow, «Tyazhelovato», Moneon, Buddy, Expensify, Cash Organizer, Dengi OK etc. Калькуляторы личного накопительного Personal savings plan calculators (lfp.anderidagroup.com), a return calculator (fin-plan.org), a savings calculator (lkapital.ru), a personal financial planner (lfp.intelinvest.ru), etc.	UC-2 (IA-1; IA-2) UC-10 (IA-1; IA-2; IA-3)		2	4									Interview oral questioning, completion of practical assessment tasks, online testing (https://onlinetestpad.com/...), and essay defense.
10	Topic 10. Savings. The concept of savings and motives for saving. Common financial mistakes made by the public regarding savings. Types of savings. Commercial banks and the	UC-2 (IA-1; IA-2) UC-10 (IA-1; IA-2; IA-3)		2	2									Interview, oral questioning, completion of case studies, solving situational

	fundamentals of their operations. The Bank of Russia and its functions. The Deposit Insurance Agency. Bank deposits: types and characteristics. Key principles of financial literacy regarding deposits. Deposit insurance for individuals. Savings and inflation. Nominal and real interest rates. Precious metal accounts. Personal savings plan calculator (lfp.anderidagroup.com), yield calculator (fin-plan.org), savings calculator (lkapital.ru), personal financial plan tool (lfp.intelinvest.ru).													problems, completion of practical assessment tasks, online testing (https://onlinetestpad.com/...), essay defense.
11	Topic 11. Credits and Loans. Concepts of credit and loans. The need for credit. Credit products, their classification, and lending principles. Credit scoring. Nominal vs. real interest rates; the full cost of credit (FCC). Restructuring and refinancing of credit debt. Microfinance organizations. Debt collection agencies. Principles of conduct for a financially literate borrower. Credit calculators; resources for finding and comparing financial products (banki.ru, fincult.ru, cbr.ru, Sravni.ru, nalog.ru, vashifinancy.ru, finuch.ru).	UC-2 (IA-1; IA-2) UC-10 (IA-1; IA-2; IA-3)		2		2								Interview, oral questioning, completion of case studies, solving situational problems, online testing (https://onlinetestpad.com/...), essay defense.
12	Topic 12. Settlements and Payments. Types of money. Cash and non-cash money. Current accounts and debit cards. Credit cards. National Payment Card System (NSPK). The «Mir» card www.nspk.ru/cards-mir/uchastniki-ps-mir. Capabilities of the «Mir» card:	UC-2 (IA-1; IA-2) UC-10 (IA-1; IA-2; IA-3)		2		2								Interview, oral questioning, completion of case studies, online testing (https://onlinetestpad.com/...), essay defense.

	https://mironline.ru . Methods of managing non-cash funds. Types of settlements used by individuals. Payments and transfers without opening an account. Payment agents. Risks associated with settlements and payments. Rules for the safe use of bank cards. Forms of financial fraud and ways to minimize risks.													
13	Topic 13. The Stock Market. The economic essence of investments and their objectives. Key investment instruments for private investors. The stock market: concept, structure, and role. Securities. Classification of securities. Participants in the securities market (stock market). Stock exchange. Mutual investment fund. Individual investment account. Cross-cutting digital technologies in the stock market	UC-2 (IA-1; IA-2) UC-10 (IA-1; IA-2; IA-3)		2		2								Interview, oral questioning, solving situational problems, online testing (https://onlinetestpad.com/...), essay defense..
14	Topic 14. Insurance. The concept of insurance. Insurance market participants: insurer, policyholder, beneficiary, insurance agent, insurance broker. Voluntary and compulsory insurance. Types of insurance for individuals (life insurance, accident insurance, health insurance, property insurance, civil liability insurance); the insurance contract. Insured amount, insurable value, and insurance premium. Insurance risks, insured event, insurance loss, and insurance payout.	UC-2 (IA-1; IA-2) UC-10 (IA-1; IA-2; IA-3)		2		2								Interview, oral questioning, online practical exercise, online testing (https://onlinetestpad.com/...), essay defense.
15	Topic 15. Taxes and Taxation. Tax Code of the Russian Federation; taxes; types of taxes; subject, object, and base of	UC-2 (IA-1; IA-2) UC-10		2		2								Interview, oral questioning, solving

	taxation; tax rate; tax amount; taxation systems; tax incentives; tax payment procedures; tax return; tax deductions.	(IA-1; IA-2; IA-3)													situational problems, online practical exercise, online testing (https://onlinetestpad.com/...), essay defense.
16	Topic 16. Fundamentals of Entrepreneurial Activity. The concept of entrepreneurial activity; its advantages and disadvantages. Key qualities of successful entrepreneurs. Nature and modern forms of entrepreneurship. Startups: characteristics and the profile of a startup founder. Finding a startup idea. Rules for establishing a new business (startup). Stages of creating a startup. Methods of financing a new business. Sources of financial support for startups in Russia. Stages of startup development. Legal forms of business organization and taxation.	UC-2 (IA-1; IA-2) UC-10 (IA-1; IA-2; IA-3)		2		4									Interview, oral questioning, completion of case studies, internet-based practical exercise, online testing (https://onlinetestpad.com/...), essay defense.
	TOTAL for the 2nd semester			16		20									
	TOTAL			34		38									

6. Fund of Assessment Tools for the Course (module)

Fund of Assessment Tools (FAT) for the Course (module) «Legal and Financial Literacy» is based on a list of competencies to be mastered, specifying the corresponding indicators. The Fund of Assessment Tools ensures objective monitoring of the achievement of planned learning outcomes. The Fund of Assessment Tools includes::

- a description of indicators and criteria for assessing competencies at various stages of their development, and a description of assessment scales;
- methodological materials defining procedures for assessing the knowledge, skills, abilities, and/or practical experience characterizing the stages of competency development (included in the methodological guidelines for types of work prescribed by the curriculum that involve assessing the level of competency development);
- standard assessment tools required to evaluate knowledge, skills, and the level of competency development.

The Fund of Assessment Tools is an appendix to this course (module) syllabus.

7. Guidelines for students on mastering the course

When beginning the course, each student should take the following points into account.

The course is structured thematically, with each topic constituting a self-contained unit.

Practical sessions are designed to reinforce the material learned and to develop skills in applying that knowledge to solve practical problems within the relevant subject area.

Independent study involves the autonomous review of supplementary material, preparation for practical sessions, and the completion of all assigned independent work.

To successfully master the course, students must complete all independent work assignments using the recommended sources of information.

8. Instructional, methodological, and informational support for the course

8.1. List of core and supplementary literature required for mastering the discipline (module)

8.1.1. List of core literature:

1. Rubanova, M. E. **Jurisprudence: A Study Guide** / M. E. Rubanova, N. N. Portenko, V. V. Maslyakov. — Saratov : REAVIZ, 2023. — 284 p. — Text : electronic // IPR SMART Digital Educational Resource : [website]. — URL: <https://www.iprbookshop.ru/153841.html> (accessed: 17.02.2026). — Access mode: for authorized users

2. Shulga, R. R. **Jurisprudence: A Study Guide for Students of Higher Education Institutions** / R. R. Shulga. — Donetsk : Donetsk National Technical University, 2024. — 179 p. — Text : electronic // IPR SMART Digital Educational Resource : [website]. — URL: <https://www.iprbookshop.ru/145210.html> (accessed: 17.02.2026). — Access mode: for authorized users

3. Yunusova, A. N. **Jurisprudence: A Study Guide** / A. N. Yunusova. — Saratov : Vuzovskoye Obrazovanie, 2022. — 118 p. — ISBN 978-5-4487-0822-0. — Text : electronic // IPR SMART Digital Educational Resource : [website]. — URL: <https://www.iprbookshop.ru/120564.html> (accessed: 17.02.2026). — Access mode: for authorized users

4. **Entrepreneurship: A Textbook for Master's Students** / I. K. Larionov, A. N. Gerasin, O. N. Gerasina [et al.] ; edited by I. K. Larionov. — 3rd ed. — Moscow : Dashkov i K, 2019. — 191 p. — ISBN 978-5-394-03079-6. — Text: electronic // IPR SMART Digital Educational Resource: [website]. — URL: <https://www.iprbookshop.ru/85626.html>

5. Sycheva-Peredero, O. V. *Financial Literacy: Study Guide* / O. V. Sycheva-Peredero, O. V. Sekletsova, I. V. Korchagina. — Kemerovo: KemSU, 2021. — 116 p. — ISBN 978-5-8353-2814-7. — Text: electronic // Lan: Electronic Library System. — URL: <https://e.lanbook.com/book/186377>

6. *Financial Literacy: Textbook: [16+]* / Yu. R. Tumanyan, O. A. Ishchenko-Padukova, A. N. Kozlov et al.; Southern Federal University. — Rostov-on-Don; Taganrog: Southern Federal University, 2020. — 212 p.: ill., tables. — Access mode: by subscription. — URL: <https://biblioclub.ru/index.php?page=book&id=6121838>.

1.2. List of additional literature:

1. Bogatyrev, S. Yu. Behavioral Finance: Study Guide / S. Yu. Bogatyrev; Financial University under the Government of the Russian Federation. – Moscow: Prometey, 2018. – 210 p. : diagrams, illustrations, tables. – Access mode: by subscription. – URL: <https://biblioclub.ru/index.php?page=book&id=494852>
2. Bratanovsky, S. N. Constitutional Law: Textbook / S. N. Bratanovsky, M. F. Zelenov. — Moscow: IPR Media, 2023. — 388 p. — ISBN 978-5-4497-1843-3. — Text : electronic // Digital Educational Resource IPR SMART : [website]. — URL: <https://www.iprbookshop.ru/125592.html>
3. Burkina, O. A. Criminal Law (General and Special Parts) : Study Guide / O. A. Burkina. — Perm: Perm State Humanitarian Pedagogical University, 2021. — 215 p. — ISBN 978-5-907459-05-2. — Text : electronic // Digital Educational Resource IPR SMART : [website]. — URL: <https://www.iprbookshop.ru/116378.html>
4. Fundamentals of Civil Law. Part 1: Study Guide / N. V. Miroshnichenko, I. F. Dedyukhina, O. V. Zhdanova [et al.]. — Stavropol: Stavropol State Agrarian University, 2021. — 152 p. — Text: electronic // Digital Educational Resource IPR SMART: [website]. — URL: <https://www.iprbookshop.ru/121683.html>
5. Puchkova, V. V. Labor Law: Illustrated Study Aid / V. V. Puchkova. — Moscow: IPR Media, 2022. — 306 p. — ISBN 978-5-4497-1545-6. — Text: electronic // IPR SMART Digital Educational Resource : [website]. — URL: <https://www.iprbookshop.ru/117870.html>
6. Securities Market: Study Aid and Practical Course / A. V. Zolkina, A. A. Panasyuk, A. Yu. Anisimov, I. A. Kokorev. — Moscow : Institute of World Civilizations, 2019. — 84 p. — ISBN 978-5-6043054-7-8. — Text: electronic // IPR SMART Digital Educational Resource: [website]. — URL: <https://www.iprbookshop.ru/94841.html>
7. Family Law: Textbook / B. M. Gongalo, P. V. Krashenninnikov, L. Yu. Mikheeva, O. A. Ruzakova ; edited by P. V. Krashenninnikov. — 5th ed. — Moscow : Statut, 2022. — 320 p. — ISBN 978-5-8354-1817-6. — Text: electronic // IPR SMART Digital Educational Resource : [website]. — URL: <https://www.iprbookshop.ru/126412.html>
8. Financial Literacy: Textbook for Higher Education Institutions / Scientific Editor R. A. Kokorev. — Moscow: Moscow University Press, 2021. — 568 p.: ill. ISBN 978-5-19-011698-4 (e-book) ISBN 978-5-19-011654-0 [Electronic resource]. — URL: https://fincult.info/upload/iblock/a1e/Uchebnoe_posobie.pdf

8.2. Перечень List of educational and methodological resources for students' self-study

1. Guidelines for practical assignments in the course "Legal and Financial Literacy," 2026 – [Electronic version].
2. Guidelines for organizing independent study in the course "Legal and Financial Literacy," 2026 – [Electronic version].

8.3. List of Internet resources required for mastering the course

1. "Consultant Plus" legal reference system <https://www.consultant.ru/>
2. "University Library Online" electronic library system <http://biblioclub.ru>
3. IPRsmart electronic library system <https://www.iprbookshop.ru/>
4. Russian State Library <https://www.rsl.ru/>
5. "Znaniy" electronic library system <https://znaniy.com/>
6. "Lan" electronic library system <https://e.lanbook.com/>
7. "Student's Consultant" electronic library system <https://www.studentlibrary.ru/>
8. "Rucont" national digital resource electronic library system <https://lib.rucont.ru/>
9. "Professional's Library No. 1" <https://profspo.ru/>
10. Russian as a Foreign Language (RKI) <https://www.ros-edu.ru/>

9. List of information technologies used in the educational process for the discipline (module), including a list of software and information reference systems.

Students study lectures independently using digital resources: video lectures, printed lecture material, electronic solutions to screening tests on topics of the discipline. During practical classes, students present presentations they prepared during independent work hours.

Information Technology:

- collection, storage, systematization, and retrieval of educational and scientific information;
- processing of textual, graphical, and empirical information;
- preparation, structuring, and presentation of the results of research and analytical activities;
- independent search for additional educational and scientific material using search engines, websites, electronic encyclopedias, and databases;
- use of social networks, email (for instructors and students) for distribution, correspondence, and discussion of academic issues, as well as learning management systems.

Information-reference and legal information systems used in the study of the discipline:

1. "Consultant Plus" legal reference system // www.consultant.ru (Agreement No. D2022-1/29.00 dated January 10, 2022, regarding information support, with subsequent annual renewal on the same terms).
2. "University Library Online" Electronic Library System. License Agreement No. 855-25 for access to the "University Library Online" Electronic Library System, dated June 27, 2025. Organization: Direct-Media LLC. Validity period: May 28, 2025 – May 27, 2026.
3. IPRsmart Electronic Library System. License Agreement No. 12783/25P/K/RKI dated May 20, 2025, for access to the IPRbooks Electronic Library System. Organization: IPR Media Company LLC. Validity period: starting June 6, 2025, for 12 calendar months.
4. Russian State Library. Agreement No. 769-25 dated June 17, 2025, on the establishment of an RSL virtual reading room. Organization: Russian State Library (Federal State Budgetary Institution). Validity period: starting June 17, 2025 (twelve calendar months).
5. "Znaniy" Electronic Library System: Agreement No. 768-25-ebd dated June 17, 2025. Organization: Znaniy LLC. Validity period: from May 30, 2025, to May 29, 2026.
6. "Lan" Electronic Library System. License Agreement No. 143-25 granting the right to use software, dated February 11, 2025. Organization: Lan LLC. Validity period: from February 14, 2025 (twelve calendar months).
7. "Student's Consultant" Electronic Library System. License Agreement No. 91KS/04-2025 dated May 20, 2025. Validity period: from June 20, 2025, to June 19, 2026.
8. "Rukont" National Digital Resource Electronic Library System. Agreement No. 800-25 dated June 20, 2025. Organization: CKB BIBKOM. Validity period: from May 30, 2025, to May 29, 2026.

List of software

1. Alt Workstation 10;
2. Alt Workstation K;
3. Alt Server;
4. Office software suite — R7-Office.

10. Description of the material and technical resources required for the educational process for the discipline (module)

Lectures	Independent study using the university's digital resources
Practical classes	Classroom for instructional sessions, equipped with multimedia equipment and technical teaching aids
Self-study	Area for students' independent work, equipped with computers featuring Internet access and access to the university's electronic information and educational environment

11. Specifics of mastering the discipline (module) for individuals with disabilities

Students with disabilities are provided with special textbooks, study guides, and instructional materials; specialized technical teaching aids for collective and individual use; the services of an

assistant to provide necessary technical support; and the services of sign language interpreters and tactile interpreters.

Instruction in a discipline (or module) for students with disabilities may be organized either jointly with other students or in separate groups.

Instruction in a discipline (or module) for students with disabilities is conducted with due regard for their psychophysical development, individual capabilities, and health status.

To ensure accessibility of higher education under the educational program for persons with disabilities, the following measures are implemented during instruction in a discipline (or module):

1) for individuals with visual impairments:

- the presence of an assistant to provide the student with necessary technical support tailored to their individual needs (helping them take their seat, move around, and read or complete the assignment, including by writing down dictated text),

- written assignments and instructions on how to complete them provided in large print,

- special textbooks, study guides, and instructional materials (in large print or audio format),

- individual, uniform lighting of at least 300 lux,

- provision of a magnifying device for the student to complete the assignment, if necessary;

2) for individuals with hearing impairments:

- the presence of an assistant to provide the student with necessary technical support tailored to their individual needs (helping them take their seat, move around, and read or complete assignments, including writing down dictated material);

- provision of collective sound-amplification equipment, with individual sound-amplification equipment provided to the student if necessary;

- provision of appropriate audio equipment for information playback;

3) for individuals with musculoskeletal disorders (including those with severe upper-limb motor impairments or the absence of upper limbs):

- written assignments are completed on a computer using specialized software or dictated to an assistant;

- at the student's request, assignments may be completed orally.

12. Specifics of delivering the course using distance learning technologies and e-learning

Pursuant to Part 1 of Article 16 of Federal Law No. 273-Federal Law of December 29, 2012, «On Education in the Russian Federation», e-learning is defined as the organization of educational activities involving the use of information contained in databases and utilized in the implementation of educational programs, along with the information technologies, technical means, and information and telecommunication networks that facilitate the processing and transmission of said information via communication lines and enable interaction between students and teaching staff. Distance educational technologies are defined as educational technologies implemented primarily through the use of information and telecommunication networks, involving indirect (remote) interaction between students and teaching staff.

The course may be delivered – either in whole or in part – using distance educational technologies and e-learning. Components of the course's educational and methodological package (the course syllabus, assessment and methodological materials, and forms of assessment) for a course delivered using distance educational technologies and e-learning shall indicate such usage.

When organizing educational activities using distance educational technologies and e-learning, provision may be made for both asynchronous and synchronous modes of interaction among participants in the educational process via the Internet.

When utilizing distance learning technologies and e-learning, the course schedule specifies: the methods of interaction between participants in the educational process via the Internet (e.g., videoconferencing, electronic testing); links to the NCFU electronic information and educational environment, as well as to educational platforms and resources of other organizations accessible via the Internet; for synchronous learning – the schedule of online classes and the instructors involved; and for asynchronous learning – the authors of the online courses.

Intermediate assessments conducted using distance learning technologies and e-learning adhere to the "Methodological Recommendations on the Use of Technical Means to Ensure Objective Results During Intermediate and State Final Assessments for Higher Education Programs (Bachelor's, Specialist, and Master's Degrees) Using Distance Learning Technologies» (Letter from the Ministry of Science and Higher Education of the Russian Federation dated December 7, 2020, No. MN-19/1573-AN).

The course is delivered using e-learning and distance learning technologies via the NCFU electronic information and educational environment (accessible to students via the Internet) or through resources from other organizations including platforms for videoconferencing, online meetings, and distance learning (such as MTS-Link) as well as through social media channels to facilitate communication between students and instructors. The instructional and methodological support for the discipline delivered using e-learning and distance educational technologies includes the syllabus, study guides or lecture courses, methodological guidelines for the various types of student learning activities prescribed by the discipline, and other instructional materials, all provided in electronic format and hosted within the NCFU information and educational environment.