

Документ подписан простой электронной подписью
Информация о владельце:
ФИО: Петренко Вячеслав Иванович
Должность: и.о. директора Института цифрового развития
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Discipline abstract

Discipline name	Правовая и финансовая грамотность / Legal and financial literacy
Summary	The concept and necessity of studying legal literacy. Concept, essence and types of the state. State power as a special kind of social power. Form of the state: form of government, state structure, political regime. Functions and mechanism of the state. The concept and features of the rule of law and civil society. Concept, principles and functions of law. The system of Russian law. Rule of law, its structure. Law Institute. Branch of law. Forms (sources) of law. Normative legal acts, their classification. Lawmaking. The concept and types of legal relations. Offenses and legal liability. Legal consciousness, signs of legal consciousness. Types, structure of legal consciousness. The role of legal consciousness in the life of society. Forms of deformation of legal consciousness. Legal culture of society, types of legal culture. The structure of the legal culture of society. General characteristics of the Constitution of the Russian Federation. Fundamentals of the constitutional system: concept, elements. Federation as a form of government: concept, features, types. Constitutional and legal status of subjects of the Russian Federation. President of Russian Federation. Federal Assembly of the Russian Federation. Government of the Russian Federation. The judicial authorities of the Russian Federation. Local government. Rights and freedoms of man and citizen. The rights of persons with disabilities and people with disabilities. Legal status of a person: concept, structure. Citizenship: concept, basis and procedure for its acquisition. Withdrawal from citizenship. Electoral system. Civil legal relations: subjects, objects, content and types. Individuals as subjects of civil law. Legal capacity and legal capacity of individuals. Legal entities: concept, features, classification. Exercise of civil rights and performance of duties. The right to protection. Civil liability. terms in civil law. The concept of family law. Subject and method of family law. The relationship of family law with other branches of law. Principles and functions of family law. family law system. Sources of family law. Acts of civil status. Family legal relations: concept; grounds for the emergence, change and termination of family legal relations; subjects; objects. The concept of family, kinship, property. Implementation and protection of family rights and fulfillment of family responsibilities. Terms in family law, statute of limitations. Rights and obligations of spouses. Rights and obligations of parents and children. Alimony obligations of family members. Forms of education of children left without parental care. General provisions of labor law. Labor relations. The parties to labor relations. Grounds for the emergence of labor relations. Legal regulation of labor relations. Employment contract: concept, parties, form, content, conditions and procedure for concluding, changing and terminating. Work time. Time relax. Features of labor relations with disabled people. Labor discipline and disciplinary responsibility. Liability of the employee and the employer. The concept of labor disputes. The procedure for consideration of individual and collective labor disputes. The procedure for considering claims and non-claims labor disputes. General provisions of administrative law. administrative coercion. Administrative offense and its composition. Administrative responsibility: concept, content, features. administrative penalties. Responsibility of minors under the Code of Administrative Offenses. Anti-corruption. Legal regime of

	state, commercial, official and other secrets protected by law. Information: concept, types. Normative-legal acts in the field of information protection. Legal basis for the protection of state secrets. Responsibility for offenses in the information sphere. The concept of crime. Signs of a crime. Crime and its types. Persons subject to criminal liability. The concept and signs of criminal punishment. Purposes of punishment. The concept, types and significance of the system of criminal penalties. Characteristics of certain types of punishments. The concept, features, classification and system of sources of environmental law. Constitutional bases for the regulation of nature management and environmental protection. federal treaties. International treaties of the Russian Federation in the field of nature management and environmental protection. Law as a source of environmental law. The concept of environmental control. The main tasks of environmental control. Types of environmental control. 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. Insurance market participants: 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
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	finance a new business. Sources of financial support for satraps in Russia. Stages of startup development. Organizational and legal forms of business, its taxation.
Learning outcomes of the discipline	Defines the purpose of the project; identifies and characterizes the stages of solving interrelated tasks based on existing legal norms; analyzes theoretical and practical problems to achieve the expected results. Selects the best ways to solve problems, based on current legal regulations, available resources and restrictions. Logically justifies the need to complete the project in accordance with the established goals, deadlines and costs; develops and draws up a project using digital tools based on current legal regulations, available resources and constraints. Puts into practice knowledge about the basics of the behavior of economic agents, the principles of market exchange and the laws of the functioning of a market economy, the principles of economic analysis for decision-making, indicators of socio-economic development and growth, resource and environmental constraints on development, understands the need for long-term sustainable development, the essence and functions of an entrepreneurial activities and risks associated with it, features of private and public entrepreneurship, innovation activities. Based on knowledge of the main types of personal income, expenses, including mandatory, uses the principles of personal financial planning and personal budgeting; assesses their rights to tax benefits, pension and social payments, maintains a personal budget, including using software products, solves typical tasks in the field of personal economic and financial planning that arise at different stages of the life cycle. Being aware of the types and sources of economic and financial risks for an individual, ways to reduce them, uses sources of information about the rights and obligations of a consumer of financial services, analyzes the terms of financial products and the provisions of agreements with financial organizations, assesses individual risks, including the risk of becoming a victim of fraud, and manages them. Familiar with the essence of corrupt behavior and its relationship with social, economic, political and other conditions. Plans, organizes and conducts activities aimed at preventing corruption risks in professional activities, excludes inducement to corruption offenses Complies with the rules of social interaction based on an intolerant attitude towards corruption
Workload, c. u.	2c. u.
Reporting Form	Credit- 2nd semester
List of basic and additional literature necessary for mastering disciplines	
Essential literature	1. Jurisprudence: textbook / M. P. Belyaev, L. A. Butorin, T. A. Butorina [and others]; edited by M. P. Belyaev. - 2nd ed. - Moscow : Dashkov i K, 2022. - 444 p. - ISBN 978-5-394-04672-8. — Text: electronic // Digital educational resource IPR SMART: [website]. — URL: https://www.iprbookshop.ru/120748.html 2. Jurisprudence: textbook: [16+] / A. V. Velkin, I. Yu. Goltyapina, Yu. A. Gudkov [and others]. - Moscow; Berlin: Direct-Media, 2021. - 284 p. : tab. — Access mode: by subscription. — URL: https://biblioclub.ru/index.php?page=book&id=614657— ISBN 978-5-4499-2108-6. — DOI 10.23681/614657. — Text: electronic.

	3. Chumakova, O. V. Fundamentals of jurisprudence: a textbook for students of non-legal universities / O. V. Chumakova. - Moscow: National Research, 2020. - 417 p. - ISBN 978-1-952243-11-0. — Text: electronic // Digital educational resource IPR SMART: [website]. — URL: https://www.iprbookshop.ru/95596.html 4. Yunusova, A. N. Jurisprudence: textbook / A. N. Yunusova. - Saratov: University education, 2022. - 118 p. - ISBN 978-5-4487-0822-0. - Text: electronic // Digital educational resource IPR SMART: [website]. — URL: https://www.iprbookshop.ru/120564.html 5. Entrepreneurship: a textbook for masters / I. K. Larionov, A. N. Gerasin, O. N. Gerasina [and others]; edited by I. K. Larionov. - 3rd ed. - Moscow : Dashkov i K, 2019. - 191 p. - ISBN 978-5-394-03079-6. — Text: electronic // Digital educational resource IPR SMART: [website]. — URL: https://www.iprbookshop.ru/85626.html 6. Sycheva-Peredero, O. V. Financial literacy: a textbook / O. V. Sycheva-Peredero, O. V. Sekletsova, I. V. Korchagina. - Kemerovo: KemGU, 2021. - 116 p. - ISBN 978-5-8353-2814-7. — Text: electronic // Doe: electronic library system. - url:https://e.lanbook.com/book/186377 7. Financial literacy: textbook: [16+] / Yu.R. Tumanyan, O.A. Ishchenko-Padukova, A.N. Kozlov and others; South Federal University. – Rostov-on-Don; Taganrog: Southern Federal University, 2020. - 212 p.: ill., tab. – Access mode: by subscription. – URL:https://biblioclub.ru/index.php?page=book&id=612183
Supplementary literature	1. Bogatyrev, S. Yu. Behavioral finance: a study guide / S. Yu. Bogatyrev; Financial University under the Government of the Russian Federation. - Moscow: Prometheus, 2018. - 210 p. : schemes., ill., tab. – Access mode: by subscription. – URL:https://biblioclub.ru/index.php?page=book&id=494852 2. Bratanovskiy, S. N. Constitutional law: textbook / S. N. Bratanovskiy, M. F. Zelenov. - Moscow: IP Ar 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, OA Criminal law (General and Special parts): textbook / OA Burkina. - Perm: Perm State Humanitarian and 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: textbook / N. V. Miroshnichenko, I. F. Dedyukhina, O. V. Zhdanova [and others]. - 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: educational visual aid / V. V. Puchkova. - Moscow: IP Ar Media, 2022. - 306 p. - ISBN 978-5-4497-1545-6. - Text: electronic // Digital educational resource IPR SMART: [website]. — URL: https://www.iprbookshop.ru/117870.html 6. 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 // Digital educational resource IPR SMART: [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: Statute, 2022. - 320 p. - ISBN 978-5-8354-1817-6. - Text: electronic // Digital educational resource IPR SMART: [website]. — URL: https://www.iprbookshop.ru/126412.html

	8. Financial literacy: a textbook for universities / scientific. ed. 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
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