

Документ подписан простой электронной подписью  
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## Assessment tools for midterm assessment

### “Basics of culture in economics”

<b>Curriculum</b>	31.05.01
<b>Specialty</b>	General Medicine
<b>Form of education</b>	Full-time
<b>Designer Department</b>	Economic and accounting disciplines
<b>Graduate Department</b>	Internal Diseases

## Sample tasks and tests

### Term I: Formative assessment.

#### 1.1 Points for oral quiz.

##### Topic 1. Personal financial planning

###### Questions for oral quiz:

1. Family and personal budget
2. The main methods of rationalizing costs.
3. Reasonable savings rules: conscious choice of priorities.
4. Financial behavior during the economic crisis.

###### Test (sample)

1. What is comprehensive personal budgeting?
  - a. Recognition of all expenses and income
  - b. Recording some expenses from time to time
  - c. Planning of expenses and income, recognition of actual expenses and income and analysis of the information received
  - d. Recognition of all expenses
2. Maintaining a personal budget allows you to:
  - a. Set financial goals and achieve them
  - b. Improve your financial discipline
  - c. Receive reliable information about your income and expenses
  - d. All of the above
3. When setting a financial goal, it is necessary to determine:
  - a. The importance of the goal, the urgency of the goal, the value of the goal
  - b. The importance of the goal and the urgency of the goal
  - c. Feasibility of the goal, urgency of the goal, cost of the goal
  - d. Urgency of the goal, cost of the goal

##### Topic 2. Financial services, savings and investment instruments

###### Questions for oral quiz:

1. General classification of financial services and products.
2. An overview of services and instruments for different consumer tasks and different stages of the human life cycle

###### Case study:

Try to make a budget for the Sobolev family based on the following data:

- a) Family members: father - Grigory, a programmer, 38 years old, salary 42,000 rubles per month (before personal income tax), part-time work on weekends 5,000-10,000 rubles a month (before personal income tax); mother - Inna, marketer, 35 years old, salary of 26,000 rubles per month (before personal income tax); son - Vasily, schoolboy, 13 years old, 7th grade; daughter - Marina, 5 years old, attends kindergarten.
- b) The family lives in a 3-room apartment with the floor area of 68 m<sup>2</sup>, purchased with a mortgage. The debt on a mortgage loan is 850 thousand rubles at 15% per annum, for a period until 2026. Utility bills - 2900 rubles per month.
- c) The fee for Marina's kindergarten is an average of 1,500 rubles per month.
- d) Vasily's school fees (textbooks, meals, etc.) - an average of 1200 rubles per month.
- e) Expenses for Vasily's classes at a sports school - an average of 1,700 rubles per month.

f) Parents' expenses for travel to and from the place of work, food at work amount to 8100 rubles per month.

As a first step, it is necessary to record all the obligatory expenses of the Sobolev family, given in the conditions of the case. Then you should determine the disposable income (net of taxes) and calculate what amounts remain with the Sobolevs for other expenses. Indicate which of these are necessary (for example, expenses for food, clothing), and which are optional (for example, spending on various forms of leisure activities).

What advice could you give the Sobolev family on budget optimization?

### **Topic 3. Banks: services and products**

#### **Questions for oral quiz:**

1. Central Bank of the Russian Federation: its role and functions.
2. Interest rate on the deposit. Deposit agreement.
3. Bank loan and its types by purpose
4. Loan terms: term, interest rate, collateral, etc.

#### **Case study:**

Ilya ordered a credit card from the bank with a grace period of 55 days and free information on transactions. However, if you do not log in to the bank's online application at least 3 times a month, then the operations notifications service will cost 99 rubles a month, and the interest rate on a loan outside the grace period is 26% per annum. What feature of customer behavior does the bank exploit by offering such conditions on a credit card?

- a) heuristic of binding to the number 5.
- b) the gap between planned intentions and real actions.
- c) the desire to join the majority, since many banks have similar conditions.
- d) the availability heuristic, since the conditions seem to be quite accessible.

### **Topic 4. Consumer insurance**

#### **Questions for oral quiz:**

1. Participants of the insurance market: insurer, policyholder, beneficiary, insurance agent
2. Types of insurance for individuals
3. Three main types of consumer insurance: life and health, property, civil liability.

#### **Written quiz:**

Make a brief summary of the regulatory framework in the field of consumer insurance.

### **Topic 5. Stock market**

#### **Questions for oral quiz:**

1. Normative acts that regulate relations between the state, professional participants in the stock market and consumers of services.
2. Issuers and their securities: shares, bonds.
3. Non-documentary form of securities.
4. Investors: institutional, individual, collective. Qualified and unqualified investors.

#### **Case study:**

Investor Georgy Andreevich entered into a brokerage agreement with Kolokolchik company on January 15, 2016 and on the same day bought 800 shares of PJSC Gazprom on the stock exchange at 131.52 rubles per share. The shares were sold on September 15, 2016 at 138.73 rubles per share, the contract with the brokerage firm was terminated on the same day. The commission for transactions amounted to 0.1%

of each transaction, the fee under the brokerage service agreement was 300 roubles per month. Dividends per share amounted to 7.89 rubles. The investor did not own any other shares during this period and did not perform any other operations with the shares. To simplify calculations, consider that the fee under the brokerage service agreement was withheld at the same time upon termination of the agreement. Other expenses of the investor associated with the acquisition of shares and their safekeeping shall be considered equal to zero. 1. What profitability would an investor have received on an annualized basis due to the growth of the share price and dividends in the absence of taxation and the cost of paying for the brokerage services? 2. What profitability would the investor have received on an annualized basis due to the growth in the share price and dividends, taking into account taxation, but excluding the costs of paying for the brokerage services? 3. What profitability did the investor actually get on an annualized basis due to the growth in the share price and dividends, taking into account taxation and the cost of paying for brokerage services?

## **Topic 6. Taxes and taxation: essence and basic concepts**

### **Questions for oral quiz:**

1. Personal income taxes and their role in the development of the economy and society.
2. Taxation of individuals on various types of income: salary, rental housing, deposits, securities, pension programs.
3. Tax agents. Tax deductions. Tax return.

### **Case study:**

On June 10, 2019, an organization acquired and registered with the State Traffic Safety Inspectorate of the Ministry of Internal Affairs of the Russian Federation two passenger cars with an engine capacity of 115 hp. and 95 hp. Does the object of taxation with transport tax arise in this situation? Justify your decision with the norms of the Tax Code of the Russian Federation. (Answer key: The object of taxation arises for all vehicles in accordance with paragraph 1 of Art. 358 of the Tax Code of the Russian Federation.)

## **Topic 7. State pension and social insurance**

### **Questions for oral quiz:**

1. Age and state pensions.
2. Each person's responsibility for ensuring the incapacity stage of his/her life (personal pension plan).
3. Non-state pension funds. Forms of non-state pension provision: corporate and individual.

### **Case study:**

Dmitry Iosifovich believes that the state pension will not be enough to meet all his needs in old age, so he decided to save additional funds with the help of a non-state pension fund. Every year Dmitry Iosifovich puts aside 25 thousand roubles in a non-state pension fund with a yield of 7%. How much will Dmitry Iosifovich's pension savings be in 3 years?

## **Topic 8. Financial risks: essence and basic concepts**

### **Questions for oral quiz:**

1. Regulation, self-regulation in the financial services market.
2. Agreement as the main document in the financial services market.
3. Rights and obligations of the client of banks: depositor and borrower.
4. Rights and obligations of the owner of securities

### **Written quiz:**

Find examples of the implementation of risks affecting the safety of personal assets.

To complete the task:

1. study information on the given topic in the media, scientific articles, expert comments, videos.
2. present the results in the form of a brief overview with the obligatory reference to the source

**Term II: Summative assessment (credit/mark), 6<sup>th</sup> term.**

**Summative** assessment is carried out in the form of credit with mark. Tasks for the credit include two theoretical points.

Tasks for competence assessment «Knowledge»	Task type
<p><b>List of questions for credit:</b></p> <ol style="list-style-type: none"> <li>1. General classification of financial services and products.</li> <li>2. An overview of services and instruments for different consumer tasks and different stages of life cycle of a person.</li> <li>3. The role and place of financial services in human life.</li> <li>4. An overview of services and tools for different consumer tasks.</li> <li>5. Financial intermediaries.</li> <li>6. Legislation and fundamentals of regulation of the financial services market, deposit insurance.</li> <li>7. Financial risks</li> <li>8. Overview of the banking services market segment, basic concepts, three main functions of banks (payments, lending, accumulation of funds).</li> <li>9. Regulatory framework (laws that regulate relations between the state, the bank and its clients).</li> <li>10. Participants of banking services market segment: banks and other credit institutions.</li> <li>11. Products and services offered by banks and other credit institutions.</li> <li>12. Basic financial calculations necessary for the customers dealing with banking services and products.</li> <li>13. Peculiarities of managing documents signed by the bank's clients, and for which they are responsible.</li> <li>14. Features and risks of bank customers. Historical insight.</li> <li>15. International aspect of banking services and products</li> <li>16. Overview of the insurance market, basic concepts.</li> <li>17. Laws and regulations that govern the relationship between the state, the insurer and the client.</li> <li>18. Insurance companies, professional associations of insurers.</li> <li>19. Three main types of consumer insurance: life and health, property, civil liability.</li> <li>20. Products and services offered to consumers in the sphere of insurance.</li> <li>21. Basic financial calculations in the sphere of insurance.</li> <li>22. Features of managing documents that are signed by the client of an insurance company, and for which he/she is responsible.</li> <li>23. Risks of clients in the insurance market. Historical insight on the topic.</li> <li>24. International aspect of insurance (including insurance when traveling abroad).</li> <li>25. Review of the main forms of housing investment (mortgage, housing cooperatives, shared construction).</li> </ol>	<p><b>-theoretical</b></p>
<ol style="list-style-type: none"> <li>26. Regulations and standards regulating relations between the state, professional real estate market participants and consumers.</li> </ol>	

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| <p>27. Features of managing documents that are signed by the buyer / investor, and for which he/she is responsible.</p> <p>28. Basic financial calculations in the real estate sphere.</p> <p>29. Real estate companies, rental housing market.</p> <p>30. Risks of clients in the real estate market. Historical insight. International aspect of the topic.</p> |  |
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