

**Thematic plan of seminar-type classes
in discipline «Fundamentals of Economics and Financial Literacy»
for students of 2024 year of admission
under the educational programme
31.05.01 General Medicine,
specialization (profile) General Medicine
(Specialist's degree),
form of study full-time correspondence
for the 2025-2026 academic year**

№	Thematic blocks	Hours (academic)³
3rd semester		
1.	Economics: subject, functions, and methods. Laws of market economy: demand, supply, and pricing ¹ . The economic system of society: subjects and objects. Fundamental economic questions. Factors of production. Social reproduction and its elements. Subject, functions, and methods of economic science. Economic structure. Market: essence, structure, and infrastructure, role in social reproduction. Laws of market economy. Elasticity of demand and supply. Equilibrium price ² .	6
2.	Production costs. Competition: types, kinds, methods, and forms ¹ . Types of costs. Profit. Competition: types, kinds, forms, and methods. Features of the perfect competition market. Three types of imperfect competition markets. Antitrust regulation ² .	4
3.	Patterns of functioning of the national economy ¹ . The System of National Accounts (SNA) as a method for uniformly describing various aspects of macroeconomics. Key macroeconomic indicators. Aggregate demand and aggregate supply. Models of macroeconomic equilibrium ² .	2
4.	Economic policy ¹ . Unemployment: essence, forms, socio-economic consequences. The financial system and the state's financial policy. Taxes: essence, functions. The state's credit and monetary system. Theoretical foundations of credit and monetary policy. Balance of payments and exchange rate. Currency. Currency value. Convertibility. Currency risk. Types of currency. Cryptocurrencies. Exchange. Currency regimes. Currency operations ² .	4
5.	Formation of a personal budget ¹ . Expenses. Types of expenses. Inflation and deflation. Taxes. Types of taxes. Tax benefits and tax declarations. Responsibility for tax violations in Russia. Social tax deductions. Monetary and non-monetary incomes. Salary. Pensions. Pension system. Income from entrepreneurship. Choice	4

	of taxation regime. Social payments and benefits. Rental incomes. Techniques and technology of personal budget management. □ Financial planning. Life cycle and its influence on the personal budget. Calculations and payments. Types of money. Quasi-money. Crypto money. Movement of cashless money. Bank teller. Bank payment terminal. Card. Internet. Mobile phone. Technical issues in calculations and payments. Financial fraud in the digital economy era. Skimming. Pretexting. Phishing. Methods of protection against fraudsters ² .	
6.	Savings and credits ¹ . Nominal and real interest rates. Types of deposits. Credits and loans. Amount, rate, term, payment. Classification of credits and loans. Professional and non-professional creditors. Borrowing relationships between citizens. Credit history. Legal formalization of credit relations. Credit mathematics. Procedures for obtaining credit (loan). Servicing of credit (loan). Conflicts between borrower and lender ² .	4
7.	Stock markets ¹ . Nature of investing. Profitability. Risk-return ratio. Securities. Stocks. Bonds. Trading of securities. Exchanges. Investment strategies. Mutual investment funds. Taxation of stock market operations. Individual investment accounts. Futures and options ² .	4
8.	Insurance and consumer protection ¹ . Insured event. Insurance amount and damage. Insurance premium. Deductible. Insurance regulation. Insurer. Types of insurance. Insurance policy. Consumer protection. Russian consumer protection law as applied to financial services. Mechanisms for resolving conflicts with financial organizations ² .	2
Итого		30

¹ – topic

² – essential content

³ – one thematic block includes several classes, the duration of one class is 45 minutes, with a break between classes of at least 5 minutes

Considered at the department meeting of Economics and Management named after N.P. Grigorenko, protocol of «02» June 2025 г. № 11.

Head of the Department



S.Yu. Soboleva