

3. Educational Programme

3.1. Profile of the Educational Programme "Digital Finance" on Subject Area 072 "Finance, Banking, Insurance and Stock Market"

1 General information	
The full name of the Institution of higher education and the Department	State University of Trade and Economic, Faculty of Finance and Accounting Department of Finance
The degree of higher education and the name of the qualification in the language of the original	Bachelor's degree of higher education Subject Area «Finance, Banking, Insurance and Stock Exchange»
The official name of the Educational Programme	"Digital Finance"
Compliance with the Standard of Higher Education	Compliance with the Higher Education Standard of the Ministry of Education and Science of Ukraine
The type of the diploma and the volume of the educational program	Bachelor's degree, unitary, 240 ECTS credits, term of study - 3 years 10 months
Presence of accreditation	The Subject Area is accredited. The Accreditation Commission of Ukraine; the period of validity until July 1, 2024
Cycle / Level	NQF of Ukraine – the 6th level, FQ-EHEA– the 1st cycle, EQF-LLL–the 6th level
Prerequisites	Complete General Secondary Education, the initial level of Higher Education
Language(s) of Training	Ukrainian
Validity period of the Educational Programme	until July 1, 2024
Internet address of the permanent description of the Educational Programme	https://knute.edu.ua/
2 - The purpose of the Educational Programme	
Provide the students with knowledge and skills based on well-known scientific results, focused on the current professional issues, within which the further professional and scientific careers are	

possible.

3 - Characteristics of the Educational Programme

Description of the Subject Area	<p>The object of study and activity is structure, principles, mechanisms of functioning and development of financial systems.</p> <p>Learning objectives are training of specialists capable for solving complex specialized tasks and applied problems that characterized by complexity and the certain uncertainty of the conditions, in professional activities in the sphere of finance, banking and insurance and in the process of training.</p> <p>The theoretical content consists of concepts, categories, theories and concepts of financial science, which determine trends and patterns of functioning and development of finance, banking and insurance.</p> <p>Methods, techniques and technologies of financial science and practice.</p> <p>Tools are modern information and analytical systems and standard special and industry software products.</p>
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Orientation of the Educational Programme	Educational professional
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Main focus of the Educational Programme	<p>The programme is focused on developing the competencies related to the management of financial relations in the digital finance.</p> <p>Key words: finance, digital finance, financial system, market of financial services, tax system.</p>
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Features of the Programme	<p>The University, the Ministry of Finance of Ukraine and the State Treasure Service of Ukraine, the State Tax Service of Ukraine have signed the cooperation agreements that allow the students to practice in the Ministry of Finance of Ukraine and relevant territorial Financial and treasure authorities, which improves the quality of training.</p>
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4 -- Eligibility of graduates for employment and further training

Eligibility for employment	<p>Employment in the public authorities and local governments, in the public organizations, in the positions of specialists whose functional responsibilities are characterized by special professional competencies.</p>
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Further training	<p>Training on Programmes of the second level of the higher education (Master`s degree) of NQF of Ukraine – the 7th level</p>
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5 –Teaching and assessment	
Teaching and learning	Teaching is based on the principles of student centered training, individualization of learning, problem oriented learning, studying with using elements of Distance Learning technologies.
Assessment	<p>The assessment is carried out in accordance with</p> <ul style="list-style-type: none"> - "Regulations on the organization of the educational process of students" - "Regulations on assessing the outcomes of learning of students and graduate students at State University of Trade and Economics." <p>Assessment methods are written examinations, the credit for the results of the practice, the certificate examination.</p>
6 - Programme Competences	
Integral competence	The ability to solve complex specialized tasks and practical problems in the course of professional activity in the field of finance, banking and insurance or in the learning process, which involves the usage of certain methods and provisions of financial science and is characterized by uncertainty and the need to consider a set of requirements for professional and educational activities
General Competence (GC)	<p>GC01. The ability to abstract thinking, analysis and synthesis.</p> <p>GC 02. The ability to apply knowledge in practical situations.</p> <p>GC 03. The ability to plan and to manage the time.</p> <p>GC 04. The ability to communicate in a foreign language.</p> <p>GC05. The skills in the using of the information and communication technologies.</p> <p>GC06. The ability to conduct research at the appropriate level.</p> <p>GC 07. The ability to learn and acquire modern knowledge.</p> <p>GC 08. The ability to search, process and analyze the information from different sources.</p> <p>GC 09. The ability to be critical and self-critical.</p> <p>GC 10. The ability to work in a team.</p> <p>.GC11. The ability to communicate with representatives of other</p>

	<p>occupation groups of at various levels (with experts from other disciplines / economic activities</p> <p>GC 12 . The ability to work autonomously.</p> <p>GC13. The ability to exercise their rights and responsibilities as a member of the society, to realize the values of a civil (free democratic) society and the need for its sustainable development, the rule of law, human and civil rights and freedoms in Ukraine.</p> <p>GC14. The ability to keep and increase the moral, cultural, scientific values and achievements of the society based on understanding the history and patterns of development of the subject area, its place in the general system of knowledge about the nature and society and in the social development, engineering and technology, to use different types and forms of physical activity for active recreation and healthy living.</p>
<p>Professional competence of the Subject Area (PC)</p>	<p>PC01. The ability to study the trends of the economy progress using the methods of macro- and microeconomic analysis, to assess the current economic phenomena.</p> <p>PC02. Understanding the features of the current world and the national financial systems and their structure.</p> <p>PC03. The ability to diagnose the state of the financial systems (public finance, including budget and tax systems, business finance, household finance, financial markets, banking system and insurance).</p> <p>PC04. The ability to use the economic and mathematical methods and models to solve financial problems.</p> <p>PC05. The ability to use the knowledge of legislation in the field of monetary, fiscal and financial market regulation.</p> <p>PC06. The ability to use the modern information and software to obtain and process the data in the field of finance, banking and insurance</p> <p>PC07 . The ability to compile and analyze the financial statements</p> <p>PC08. The ability to perform the control functions in the field of finance, banking and insurance.</p> <p>PC09.The ability to carry out the effective communications.</p> <p>PC10. The ability to determine, justify and take responsibility for the professional decisions</p> <p>PC 11. The ability to maintain the appropriate level of knowledge and improve the professional training.</p> <p>PC 12 The ability to create the innovative services in the financial market.</p> <p>PC 13 The ability to master and understand the information about the current state and trends of digital finance development , payment market regulation.</p>

7 - Programme learning outcomes

PLO 01 to know and understand the economic categories, laws, causal and functional relationships that exist between the processes and phenomena at different levels of economic systems.

PLO 02. to know and understand the theoretical foundations and principles of financial science, especially the functioning of financial systems.

PLO 03. to determine the features of the functioning of the current world and national financial systems and their structures

PLO 04. to know the mechanism of functioning of public finances, including budget and tax systems, business finance, household finance, financial markets, banking and insurance, digital finance

PLO05. to be able to use the methodological methods for diagnosing the state of the financial systems (public finance, including budget and tax systems, business finance, household finance, financial markets, banking system and insurance).

PLO 06. to use the appropriate economic and mathematical methods and models to solve financial issues.

PLO 07. to understand the principles, methods and instruments of the state and market regulation of activities in finance, banking and insurance.

PLO 08. to apply the specialized information systems, current financial technologies and software products

PLO09. to generate and analyze the financial statements and interpret the information correctly.

PLO10. to identify the sources and understand the methodology of determining and methods of obtaining the economic data, collect and analyze the necessary financial information, calculate indicators that characterize the state of financial systems.

PLO 11. to be able to use the methodological methods for exercising the control functions in the field of finance, banking and insurance.

PLO12. to use the professional argumentation for reporting the information, ideas, problems and solutions to specialists and non-specialists in the field of financial activity.

PLO13. to possess the general scientific and special methods of investigation the financial processes.

PLO14. to be able to think abstractly, apply analysis and synthesis to identify the key characteristics of financial systems, as well as the

	<p>behavioral features of their subjects.</p> <p>PLO15. to communicate in a foreign language (orally and in writing) in professional activities</p> <p>PLO16. to apply the acquired theoretical knowledge to solve practical tasks and interpret the results</p> <p>PLO17. to identify and plan the opportunities for personal professional development.</p> <p>PLO18. to demonstrate the basic skills of creative and critical thinking in research and professional communication.</p> <p>PLO19. to demonstrate skills of independent work, flexible thinking, openness to new knowledge.</p> <p>PLO20. to perform functional duties in the group, offer the reasonable financial decisions</p> <p>PLO21. to understand the business requirements for activity on the Subject Area due to the need to ensure the sustainable development of Ukraine, its strengthening as a democratic, social, legal state.</p> <p>PLO22. to know the rights and responsibilities as a member of a society, understand the values of a free democratic society, the rule of law, human and civil rights and freedoms in Ukraine.</p> <p>PLO 23. to determine the achievements and identify the values of the society based on understanding the place of the subject area in the general system of knowledge, use different types and forms of physical activity to lead a healthy lifestyle.</p> <p>PLO24. understanding the patterns in the field of digital financial relations of the state, enterprises and households, as well as the peculiarities of their application in the practice of financial activity.</p> <p>PLO25. understanding the essence and peculiarities of the use of digital technologies in the treasury, the ability to monitor the observance of budget legislation and the regulation of the payment market.</p>
8 - Resource support for the implementation of the Programme	
Personnel support	The implementation of the Educational Programme is provided by the lecturers who have the scientific degrees PhD and Doctor of Sciences
Material and technical support	Using of computer and specialized laboratories of SUTE
Information, educational	

<p>and methodological support</p>	<p>The implementation of the Educational Programme is provided by the full provision of educational and methodical complexes of courses, programs of practices and other types of educational and methodical materials. The information support is carried out on the basis of the Distance Learning System of SUTE, the computer classrooms of the department, the university resources.</p>
<p>9 - Academic mobility</p>	
<p>National Credit Mobility</p>	<p>According to the general grounds within Ukraine. The short-term study of students on a predetermined course in higher education institutions.</p>
<p>International Credit Mobility</p>	<p>The University has signed the agreements on cooperation between SUTE and the higher education institutions of France, Great Britain, Poland, and Germany, where partnerships and student exchange are carried out. In addition, international academic mobility is carried out through training in the direction of KA1 in predetermined courses with loans at universities of Erasmus + countries</p>
<p>Studying of foreign applicants for higher education</p>	<p>Foreign applicants of the higher education have the opportunity to study at the Preparatory Department for foreigners and stateless persons.</p>

2 List of components of the Educational Programme and their logical consistency

2.1. List of components of EP

Code A / D	Components of the Educational Programme (academic Courses , course projects (work), practice, Qualification Exam, Bachelor thesis public defence)	Amount of credits
1	2	3
Compulsory components of EP		
CC 1.	Foreign language for professional purposes	24
CC 2.	Information technologies in professional activity	6
CC 3.	Higher and Applied mathematics	12
CC 4.	Legal science	6
CC 5.	Philosophy	6
CC 6.	Economic theory	6
CC 7.	Money and credit	6
CC 8.	Finances	6
CC 9.	Statistics	6
CC 10.	Banking system	6
CC 11.	Insurance	6
CC 12.	Stock Market	6
OK13	Tax system	6
OK 13.1	Control Test - Tax system	
CC 14.	Budget system	6
CC 15.	Digital analytics	6
CC 16.	Accounting	6
CC17	Digital audit	6
CC 18.	Digital insurance services	6
CC 19.	Economics and Finance of Enterprise	6
CC 20.	Digital finance	6
CC 20.1	Control Test - Digital finance	
CC 21.	Accounting in the public sector	6
CC 22.	Public finance	6
CC 23.	Financial security of the state	4,5
CC 24	State financial control	4,5
General summary of Compulsory components:		165

Elective components of EP		
EC 1	WEB-design and WEB-programming	6
EC 02	Life safety	6
EC03	Security of information systems and networks	6
EC 04	Commercial law	6
EC 05	State fiscal policy	6
EC 06	Ecology	6
EC 07	Ecology of Ukraine	6
EC08	Economic and mathematical modeling	6
EC09	Electronic document management	6
EC 10	Business ethics	6
EC 11	Protection of the rights of consumers of financial services	6
EC 12	Information systems and technologies in the financial institutions	6
EC 13	Information Wars	6
EC 14	History of Ukraine	6
EC 15	Critical thinking	6
EC 16	Management	6
EC 17	International economic activity of Ukraine	6
EC 18	International Economic Relations	6
EC 19	International credit and settlement and currency transactions	6
EC 20	National interests in global geopolitics and geoeconomics	6
EC 21	Basics of cybersecurity	6
EC 22	Payment systems	6
EC 23	Predicting digital consumer behavior	6
EC 24	Psychology of business	6
EC 25	Religious studies	6
EC 26	World culture	6
EC 27	Probability theory and mathematical statistics	6
EC 28	Ukrainian language for professional purposes	6
EC 29	Finance of insurance organizations	6

EC 30	Financial mathematic	6
EC 31	Financial law	6
EC 32	Financial and credit systems of foreign countries	6
EC 33	Financial market	6
EC 34	Digital economy of Ukraine	6
General summary of Elective Components:		60
Professional practice		
Professional practice 1		6
Professional practice 2		6
General summary		12
Certification		
Preparation for the Qualification Exam and Certification		3
GENERAL SUMMARY OF THE EDUCATIONAL PROGRAMME		240

*For all **components** of the Educational Programme, the form of final control is an exam*

3. FORM OF CERTIFICATION OF HIGHER EDUCATION STUDENTS

Certification of students of Bachelor`s degree in finance, banking and insurance is carried out in the form of the Qualification Exam. The Qualification Exam in the specialty verifies the achievement of learning outcomes defined by the Higher Education Standard and the Educational Programme.

4.1. Matrix of correspondence of Programme Competences to Compulsory Components of the Educational Programme

Components / Competences	CC1	CC2	CC3	CC4	CC5	CC6	CC7	CC8	CC9	CC10	CC11	CC12	CC13	CC13.1	CC14	CC15	CC16	CC17	CC18	CC19	CC20	CC20.1	CC21	CC22	CC23	CC24
GC01		*	*		*	*	*	*	*	*	*	*	*	*	*		*	*	*	*	*	*	*	*	*	*
GC 02		*	*	*		*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
GC 03		*			*		*	*		*	*	*	*	*		*	*	*	*				*		*	*
GC 04	*					*	*	*	*											*						
GC 05		*	*				*	*	*	*	*	*	*	*	*	*	*	*	*	*				*		*
GC 06	*	*	*		*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
GC 07	*			*	*		*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
GC 08	*	*	*				*	*	*	*	*	*	*	*	*		*	*	*	*	*	*	*	*	*	*
GC 09			*		*	*	*	*	*	*	*	*	*	*	*	*		*	*	*	*	*	*	*	*	*
GC 10	*						*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
GC 11	*					*	*	*		*	*	*	*	*	*		*	*	*		*	*	*	*	*	*
GC 12			*				*	*				*		*	*	*		*	*	*	*	*	*	*	*	*
GC 13				*	*		*	*		*	*	*	*		*	*		*	*							
GC14				*	*		*	*		*	*	*	*		*	*	*	*								
PC01						*	*	*	*	*	*	*	*	*	*	*	*	*	*	*			*	*		*
PC02	*					*	*	*		*	*	*	*	*	*			*	*		*			*		*
PC03												*					*	*			*	*		*		
PC04		*	*						*			*		*		*	*		*	*	*			*		
PC05						*	*	*		*	*	*	*	*	*	*	*	*	*	*				*		*

Compon ents / Competen ces	CC1	CC2	CC3	CC4	CC5	CC6	CC7	CC8	CC9	CC10	CC11	CC12	CC13	CC13.1	CC14	CC15	CC16	CC17	CC18	CC19	CC20	CC20.1	CC21	CC22	CC23	CC24
PC06		*	*				*	*	*	*	*	*	*	*	*	*	*	*		*	*	*	*		*	*
PC07			*							*		*	*			*	*	*		*			*		*	
PC08											*		*				*	*					*	*	*	*
PC09	*	*	*	*	*		*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
PC10			*	*	*		*	*	*	*	*	*	*	*	*	*	*	*		*	*	*	*	*	*	*
PC11				*			*	*		*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
PC12																		*			*	*	*		*	*
PC13																		*			*	*			*	*

4.2. Matrix of correspondence of Programme Competences to Elective Components of the Educational Programme

Components / Competences	EC1	EC2	EC3	EC4	EC5	EC6	EC7	EC8	EC9	EC10	EC11	EC12	EC13	EC14	EC15	EC16	EC17	EC18	EC19	EC20	EC21	EC22	EC23	EC24	EC25	EC26	EC27	EC28	EC29	EC30	EC31	EC32	EC33	EC34		
GC01				*	*	*	*		*	*		*			*		*	*	*	*	*	*	*		*				*	*	*	*	*	*		
GC02		*			*	*	*	*		*		*										*	*		*					*	*		*	*	*	
GC03	*							*			*				*		*																	*	*	
GC04																																			*	*
GC05	*		*			*	*				*		*	*								*													*	*
GC06									*			*									*			*	*	*	*			*				*	*	*
GC07								*								*		*	*														*	*	*	*
GC08	*									*	*					*		*	*	*	*	*					*	*			*			*	*	*
GC09				*				*				*										*	*			*					*			*	*	*
GC10		*	*		*					*			*	*								*					*				*			*	*	*
GC11				*		*																*			*	*				*			*	*	*	
GC12			*										*	*								*		*		*					*			*	*	*
GC13				*				*														*	*			*		*			*			*	*	*
GC14		*						*								*									*		*		*					*	*	*
PC01					*			*	*									*	*													*	*	*	*	
PC02						*	*											*	*	*									*			*	*	*	*	
PC03																						*													*	*
PC04					*			*																										*	*	*
PC05						*									*		*					*							*					*	*	*
PC06			*										*	*																				*	*	*
PC07																						*												*	*	*

5. 1. MATRIX OF PROVIDING PROGRAMME LEARNING OUTCOMES WITH RELEVAN COMPULSORY COMPONENTS OF THE EDUCATIONAL PROGRAMME

Components / Programme learning outcomes	CC1	CC2	CC3	CC4	CC5	CC6	CC7	CC8	CC9	CC10	CC11	CC12	CC13	CC13.1	CC14	CC15	CC16	CC17	CC18	CC19	CC20	CC20.1	CC21	CC22	CC23	CC24
PLO01						*	*	*	*	*	*	*	*		*	*	*	*	*	*	*		*	*	*	*
PLO02	*					*	*			*	*	*	*		*		*	*	*		*		*	*		*
PLO 03	*					*	*	*		*	*	*	*					*			*		*	*		
PLO 04						*	*	*		*	*	*	*	*	*	*	*	*		*	*		*	*	*	*
PLO 05							*	*	*	*	*	*	*		*	*	*	*	*	*	*		*	*	*	*
PLO 06		*	*						*			*	*			*	*		*	*			*			*
PLO 07						*	*	*		*	*	*	*		*		*	*	*	*	*					
PLO 08		*	*				*	*	*	*	*	*	*		*	*	*	*	*	*	*		*		*	
PLO 09			*							*		*	*			*	*	*	*	*	*		*		*	*
PLO 10							*	*	*	*	*	*	*			*	*	*	*	*	*		*		*	*
PLO 11										*	*	*			*	*	*	*	*	*	*		*	*	*	*
PLO 12	*					*	*	*		*	*	*			*		*	*	*	*	*			*		
PLO 13			*			*			*				*	*			*			*	*	*	*			*
PLO 14			*		*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
PLO 15	*					*	*	*	*											*						
PLO 16		*	*	*		*	*	*	*	*	*	*			*	*	*	*	*	*	*	*	*			*

PLO 17				*			*	*		*	*	*	*		*	*	*	*	*	*						
PLO 18	*		*		*	*	*	*	*	*	*	*			*	*	*	*	*	*	*			*		*
PLO 19	*			*	*		*	*	*	*	*	*	*		*	*	*	*	*	*	*			*	*	*
PLO 20	*						*	*	*	*	*	*	*		*	*	*	*	*	*	*		*	*	*	*
PLO 21				*						*	*	*	*		*		*	*	*		*		*	*	*	
PLO 22				*	*																					
PLO 23				*	*	*				*	*				*		*	*								
PLO 24																		*		*	*		*	*	*	*
PLO 25																		*		*	*		*			

5.2.MATRIX OF PROVIDING PROGRAMME LEARNING OUTCOMES WITH RELEVAN ELECTIVE COMPONENTS OF THE EDUCATIONAL PROGRAMME

Components / Programme learning outcomes	EC01	EC02	EC03	EC04	EC05	EC06	EC07	EC08	EC09	EC10	EC11	EC12	EC13	EC14	EC15	EC16	EC17	EC18	EC19	EC20	EC21	EC22	EC23	EC24	EC25	EC26	EC27	EC28	EC29	EC30	EC31	EC32	EC33	EC34
	PLO 01		*				*		*								*		*	*				*		*							*	*
PLO 02		*				*										*				*				*	*				*		*	*		
PLO 03																			*					*						*	*	*		
PLO 04					*	*	*					*								*	*					*				*	*			
PLO 05				*		*		*	*							*										*		*		*	*			
PLO 06			*							*										*							*			*		*		
PLO 07			*	*	*	*														*							*		*		*	*		
PLO 08	*			*							*		*	*				*			*		*					*		*	*	*	*	
PLO 09															*		*				*										*	*		
PLO 10															*		*			*										*	*	*	*	
PLO 11			*												*		*				*						*		*		*	*		
PLO 12					*	*	*					*			*		*														*	*		
PLO 13																							*											
PLO 14				*	*	*	*			*																	*				*	*		
PLO 15											*								*															
PLO 16					*	*					*	*	*	*	*	*	*				*	*				*		*		*	*	*	*	
PLO 17											*				*		*						*			*							*	*
PLO 18	*				*	*																										*	*	

