3. Educational program

3.1. Profile of the educational program of the specialty 072 "Finance, Banking and Insurance" (specialization "Digital Finance")

	1 - General information
The full name of the institution of higher education and structural department The degree of higher education and the name of the qualification in the language of the original	Kyiv National University of Trade and Economic, Faculty of Finance and Accounting. Department of Finance Degree in Higher Education - "Bachelor" specialty - «Finance, Banking and Insurance» Specialization - «Digital Finance»
The official name of the educational program	"Digital Finance"
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 specialty is accredited. The Accreditation commission of Ukraine; the period of validity until July 1, 2024
Cycle / Level	HPK of Ukraine – the 6th level, FQ-EHEA– the 1st cycle, EQF-LLL–the 6th level
Prerequisites	Complete secondary education, initial level of higher education
Language (s) of teaching Program validity period	until July the 1st, 2024
Internet address of the permanent description of the educational program	https://knute.edu.ua/
2 -	The purpose of the educational program

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 program
Subject area (branch of knowledge, specialty, specialization (if available))	Branch of Knowledge 07 «Management and Administration», Specialty 072 "Finance, Banking and Insurance" Specialization "Digital Finance"
Orientation of the educational program	Educational-professional
Educational focus of the educational program and specialization	The program is focused on developing the competencies related to the management of financial relations in the digital finance. Key words: finance, digital finance, financial system, market of financial services, tax system.
Features of the program	Kyiv National University of Trade and Economics, 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.
4 Eligibilit	y of graduates for employment and further training
Eligibility for employment	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.
Further training	Training on programs of the second educational-scientific level of higher education (Master's degree), HPK of Ukraine – the 7th level
	5 –Teaching and assessment
Teaching and learning	Teaching is based on the principles of student-centered training, individualization of learning, problem -oriented learning, learning with using elements of distance learning technologies.
Assessment	The assessment is carried out in accordance with "Regulations on the organization of the educational process of students"

	"Regulations on the control system of knowledge of students and
	postgraduate students":
	Assessment methods are written examinations, the credit for the results of the practice, the certificate examination.
	6 - Program competencies
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)	GC01. The ability to abstract thinking, analysis and synthesis. GC 02. The ability to apply knowledge in practical situations. GC 03. The ability to plan and manage the time. GC 04. The ability to communicate in a foreign language. GC05. The skills in the using of the information and communication technologies. GC06. The ability to conduct research at the appropriate level. GC 07. The ability to learn and acquire modern knowledge. GC 08. The ability to search, process and analyze the information from different sources. GC 09. The ability to be critical and self-critical. GC 10. The ability to work in a team. GC11. The ability to communicate with representatives of other occupation groups of at various levels (with experts from other disciplines / economic activities GC11. The ability to communicate with representatives of other occupation groups of at various levels (with experts from other disciplines / economic activities GC. The ability to work autonomously. 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. 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
Professional competence of the specialty (PC)	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. PC02. Understanding the features of the current world and the
	national financial systems and their structure. 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).

PC04. The ability to use the economic and mathematical methods and models to solve financial problems.

PC05. The ability to use the knowledge of legislation in the field of monetary, fiscal and financial market regulation.

PC06. The ability to use the modern information and software to obtain and process the data in the field of finance, banking and insurance

PC07. The ability to compile and analyze the financial statements

PC08. The ability to perform the control functions in the field of finance, banking and insurance.

PC09. The ability to carry out the effective communications.

PC10. The ability to determine, justify and take responsibility for the professional decisions

PC 11. The ability to maintain the appropriate level of knowledge and improve the professional training.

PC 12 The ability to create the innovative services in the financial market.

PC 13 The ability to master and understand the information about the current state and trends of digital finance development, payment market regulation.

7 - Program results of training

PRT 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.

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

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

PRT04. 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

PRT05. 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).

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

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

PRT08. to apply the specialized information systems, current financial technologies and software products

PRT09. to generate and analyze the financial statements and interpret the information correctly.

PRT10. 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.

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

PRT12. to use the professional argumentation for communicating information, ideas, problems and solutions to specialists and non-specialists in the field of financial activity.

PRT13. to possess the general scientific and special methods of investigation the financial processes.

PRT14. to be able to think abstractly, apply analysis and synthesis to identify the key characteristics of financial systems, as well as the behaviour of their subjects.

PRT15. to communicate in a foreign language (orally and in writing) in professional activities

PRT16. to apply the acquired theoretical knowledge to solve practical tasks and interpret the results

PRT17. to identify and plan the opportunities for personal professional development.

PRT18. to demonstrate the basic skills of creative and critical thinking in research and professional communication.

PRT19. to demonstrate skills of independent work, flexible thinking, openness to new knowledge.

PRT20. to perform responsibilities in the group, offer the reasonable financial decisions

PRT21. to understand the business requirements to the specialty due to the need to ensure sustainable development of Ukraine, to strengthen a democratic, social state ruled by law.

PRT22. 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.

PRT 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.

PRT 24. Understanding the patterns in the field of the digital financial relations of the state, enterprises and households, as well as the features of their application in the practice of financial activities.

PRT 25 Understanding the nature and features of the use of digital technologies in the Treasury Department, the ability to monitor the compliance with the budget legislation and regulation of the payment market.

<u>8 -</u> Resourc	ce support for the implementation of the program
Personnel support	Realization of the educational program is provided by the lecturers
	who have the scientific degrees of candidate (PhD), and
	doctor of sciences (PHD).
Material and technical support	Using of computer and specialized laboratories of KNTEU
Information, teaching	The implementation of the educational program is provided by the
and methodological	full provision of educational and methodical complexes of

support	disciplines, 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 KNTEU, the computer classrooms of the department, the university resources.
	9 - Academic mobility
National Credit	According the general grounds within Ukraine. The short-term
Mobility	education of students on a predetermined course in higher education
	institutions.
International Credit	The University has signed the agreements on cooperation between
Mobility	KNTEU 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
Studies of foreign	Foreign applicants of the higher education have the opportunity to
applicants for higher	study at the Preparatory Department for foreigners and stateless
education	persons and according the specializations.

2. List of components of the educational program and their logical consistency

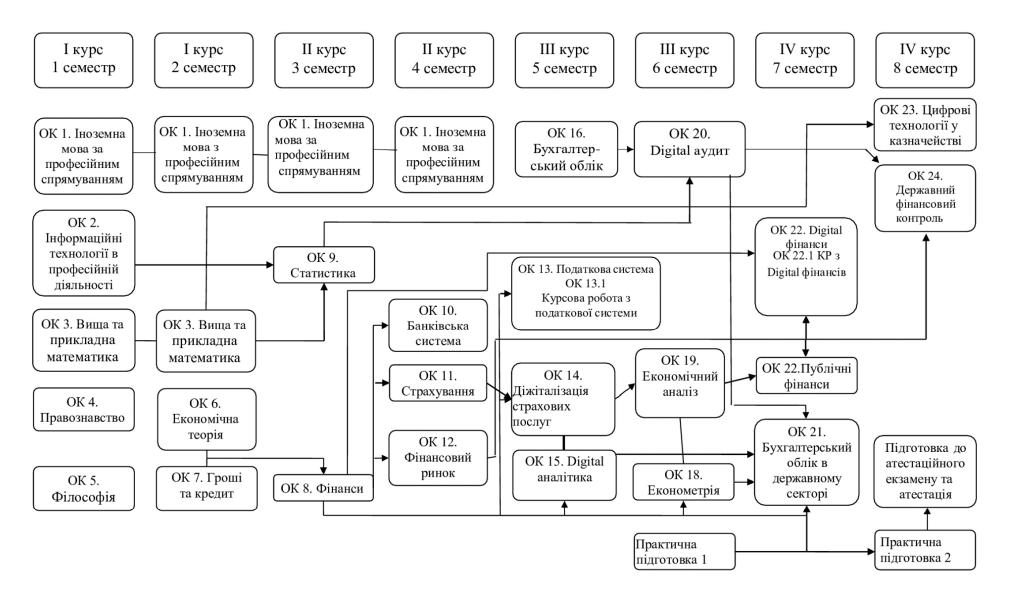
2.1. List of components of EP

Code A / D		Amount of
	Components of the educational program (academic disciplines, course projects	credits
	(work), practice, qualifying examination, graduate qualifying work)	
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
CC7.	Money and credit	6
CC 8.	Finances	6
	Statistics	6
CC 10.	Banking system	6
CC 11.	Insurance	6
CC 12.	Financial market	6
	Tax system	6
CC13.1	Control Test - Tax system	
CC14.	Digital insurance services	6
CC 15.	Digital analytics	6
CC 16.	Accounting	6
CC17	Digital audit	6
CC 18.	Econometrics	6
CC 19.	Economic analysis	6
	Digital finance	6

CC20.1	Control Test - Digital finance	
CC 21.	Accounting in the public sector	6
CC 22.	Public finance	6
CC 23.	Digital technologies in the Treasure department	4,5
CC24	State financial control	4,5
The gener	ral summary of Compulsory components:	165
	Selective components of EP	1
SC01	WEB-design and WEB-programming	6
SC02	Life safety	6
SC03	Security of information systems and networks	6
SC04	Commercial law	6
SC05	State fiscal policy	6
SC06	Ecology	6
SC07	Economic of Ukraine	6
SC08	Economic and mathematical modeling	6
SC09	Electronic document management	6
SC10	Business ethics	6
SC11	Protection of the rights of consumers of financial services	6
SC12	Information systems and technologies in the financial institutions	6
SC13	History of Ukraine	6
SC14	Management	6
SC15	International economic activity of Ukraine	6
SC16	International Economic Relations	6
SC17	International credit and settlement and currency transactions	6
SC18	National interests in world geopolitics and geoeconomics	6
SC19	Payment systems	6
SC20	Predicting digital consumer behavior	6
SC 21	Psychology of business	6
SC22	Religious studies	6
SC23	World culture	6
SC24	Probability theory and mathematical statistics	6
SC25	Ukrainian language (for professional purposes)	6
SC26	Finance of insurance companies	6
SC27	Financial security of the state	6
SC28	Financial mathematics	6
SC29	Finance law	6
SC30	Financial and credit systems of foreign countries	6
SC31	Digital economy of Ukraine	6
The gang	ral summary of Selective components:	60
inc gener	Practical training	
Profession	al practice 1	6
	al practice	6
	ral summary	12
- II School	Certification	1.00
Preparati	on for the Certification exam and Certification	3
	AL SUMMARY OF THE EDUCATIONAL PROGRAM	240

For all components of the educational program, the form of final control is an exam

2.2. Структурно-логічна схема ОП



3. FORM OF CERTIFICATION OF HIGHER EDUCATION APPLICANTS

Certification of bachelors in finance, banking and insurance is carried out in the form of a certification exam. The attestation exam in the specialty verifies the achievement of learning outcomes defined by the Standard of Higher Education and the educational program

4.1 Matrix of correspondence of program competences compulsory components of the educational program

TOT TOTALL					11100	- I	951		omp		ces e	omp	uiso	i y cc	mpe		15 01	tiit (iui p	1051	um			
Components/ competences	CC 1	CC 2	CC 3	CC 4	CC 5	9 DD	CC 7	8 DD	6 DD	CC 10	CC 11	CC 12	CC 13	CC 13.1	CC 14	CC 15	CC 16	CC 17	CC 18	CC 19	CC 20	CC 20.1	CC 21	CC 22	CC 23	CC 24
GC01		*	*		*	*	*	*	*	*	*	*	*	*	*		*	*	*	*	*	*	*	*	*	*
GC02		*	*	*		*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
GC03		*			*		*	*		*	*	*	*	*		*	*	*	*				*		*	*
GC04	*					*	*	*	*											*						
GC05		*	*				*	*	*	*	*	*	*	*	*	*	*	*	*	*			*		*	*
GCO6	*	*	*		*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
GC07	*			*	*		*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
GC08	*	*	*				*	*	*	*	*	*	*	*	*		*	*	*	*	*	*	*	*	*	*
GC09			*		*	*	*	*	*	*	*	*	*	*	*	*		*	*	*	*	*	*	*	*	*
GC10	*						*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
GC11	*					*	*	*		*	*	*	*	*	*		*	*	*		*	*	*	*	*	*
GC12			*				*	*				*		*	*	*		*	*	*	*	*	*	*	*	*
GC13				*	*		*	*		*	*	*	*		*	*		*	*							
GC14				*	*		*	*		*	*	*	*		*	*	*	*								
PC 01						*	*	*	*	*	*	*	*	*	*	*	*	*	*	*			*	*		*
PC02	*					*	*	*		*	*	*	*	*	*			*	*		*			*		*
PC03													*				*	*			*	*			*	
PC04		*	*						*			*		*		*	*		*	*	*			*		
PC05						*	*	*		*	*	*	*	*	*	*	*	*	*	*				*		*
PC06		*	*				*	*	*	*	*	*	*	*	*	*	*	*		*	*	*	*		*	*
PC07			*							*		*	*			*	*	*		*			*		*	
PC08											*		*				*	*					*	*	*	*
PC09	*	*	*	*	*		*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
PC10			*	*	*		*	*	*	*	*	*	*	*	*	*	*	*		*	*	*	*	*	*	*
PC11				*			*	*		*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
PC12																		*			*	*	*		*	*

Components/ competences	CC 1	CC 2	CC 3	CC 4	CC 5	CC 6	CC 7	CC 8	CC 9	CC 10	CC 11	CC 12	CC 13	CC 13.1	CC 14	CC 15	CC 16	CC 17	CC 18	CC 19	CC 20	CC 20.1	CC 21	CC 22	CC 23	CC 24
PC13																		*			*	*			*	*

4.2 Matrix of correspondence of program competences selective components of the educational program

Components/ competences	SC 1	SC2	SC 3	SC 4	SC 5	SC6	SC 7	SC 8	SC 9	SC 10	SC 11	SC 12	SC 13	SC 14	SC 15	SC 16	SC 17	SC 18	SC 19	SC 20	SC 21	SC 22	SC 23	SC 24	SC 25	SC 26	SC 27	SC 28	SC 29	SC 30	SC31
GC 01				*	*	*	*		*	*		*			*	*	*	*	*	*		*		*			*	*	*	*	*
GC02		*			*	*	*	*		*		*							*		*			*				*	*		
GC03	*							*			*				*																*
GC04																															
GC05	*		*			*	*				*		*																		*
GC06									*			*						*		*	*	*	*			*	*				
GC07									*					*		*	*										*			*	*
GC08	*									*	*			*		*	*	*					*	*			*	*			*
GC09				*				*				*							*	*		*							*		
GC10		*	*		*					*			*											*				*			
GC11				*		*															*	*				*					*
GC12			*										*						*		*								*		
GC13				*				*											*	*			*		*				*		*
GC14		*						*						*							*		*		*						
PC1					*			*	*							*	*													*	*
PC02						*	*									*	*	*								*				*	
PC03																															*
PC04					*				*																						
PC05						*									*											*					
PC06			*										*														*				*
PC07																															
PC08	*										*															*					*
PC09						*	*	*																							
PC10																															*
PC11																										*	*				
PC12																															
PC13																															

5. 1.Matrix for providing software training results relevant compulsory components of the educational program

Components	31	22	8	4	3	9	7	8	6.3	10	11	CC 12	13	CC 13.1	CC 14	CC 15	CC 16	CC 17	CC 18	CC 19	CC 20	CC 20.1	CC 21	CC 22	23	24
Program results of training	CC	CC	CC	CC	CC	CC	CC	CC	CC	CC	CC	CC	CC	CC	CC	CC	CC	CC	CC	CC	CC	CC	CC	CC	CC	CC
PRT 01						*	*	*	*	*	*	*	*		*	*	*	*	*	*	*		*	*	*	*
PRT 02	*					*	*			*	*	*	*		*		*	*	*		*		*	*		*
PRT 03	*					*	*	*		*	*	*	*					*			*		*	*		1
PRT 04						*	*	*		*	*	*	*	*	*	*	*	*		*	*		*	*	*	*
PRT 05							*	*	*	*	*	*	*		*	*	*	*	*	*	*		*	*	*	*
PRT 06		*	*						*			*	*			*	*		*	*			*			*
PRT07						*	*	*		*	*	*	*		*		*	*	*	*	*					
PRT08		*	*				*	*	*	*	*	*	*		*	*	*	*	*	*			*		*	
PRT09			*							*		*	*			*	*	*	*	*	*		*		*	*
PRT10							*	*	*	*	*	*	*			*	*	*		*	*		*		*	*
PRT11										*	*	*			*	*	*	*	*	*	*		*	*	*	*
PRT12	*					*	*	*		*	*	*			*		*	*	*					*		
PRT13			*			*			*				*	*			*			*	*	*	*			*
PRT14			*		*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*		*	*	*	*
PRT15	*					*	*	*	*											*						
PRT16		*	*	*		*	*	*	*	*	*	*			*	*	*	*	*	*	*		*			*
PRT17				*			*	*		*	*	*	*		*	*	*	*	*	*						ļ
PRT18	*		*		*	*	*	*	*	*	*	*			*	*	*	*	*	*	*			*		*
PRT19	*			*	*		*	*	*	*	*	*	*		*	*	*	*	*	*	*			*	*	*
PRT20	*			-1-			*	*	*	*	*	*	*		*	*	*	*	*	*	*		*	*	*	*
PRT21				*	*					*	*	*	*		*		*	*	*		*		*	*	*	
PRT22				*	*	*				*	*				*		*	*								
PRT23 PRT24					-4-												*	*		*	*		*	*	*	*
PRT25																		*			*	*				

5.2 Matrix for providing software training results relevant selective components of the educational program

Components / Program results of training	SC 01	SC 02	SC 03	SC04	SC 05	SC 06	SC 07	SC 08	SC 09	SC 10	SC 11	SC 12	SC 13	SC 14	SC 15	SC 16	SC 17	SC 18	SC 19	SC 20	SC 21	SC 22	SC 23	SC 24	SC 25	SC 26	SC 27	SC 28	SC 29	SC 30	SC 31
PRT01		*				*		*						*		*	*			*		*									*
PRT02		*				*								*				*			*	*				*				*	
PRT03																	*				*						*			*	*
PRT04					*	*	*					*						*					*			*					
PRT05				*		*		*	*					*											*	*	*			*	
PRT06			*							*								*						*				*			*
PRT07			*	*	*	*												*								*			*		
PRT08	*			*							*		*			*				*									*		*
PRT09															*																
PRT10															*			*													*
PRT11			*												*											*			*		
PRT12					*	*	*					*			*																
PRT13																					*										
PRT14				*	*	*	*			*														*							
ПР15											*						*														
PRT16					*	*					*	*	*		*				*				*		*		*	*	*		
PRT17												*			*						*		*								
PRT18	*				*	*																									
PRT19	*							*					*		*				*												
PRT20					*								*													*		*			
PRT21					*	*		*						*				*											*		
PRT22				*	*							*								*		*							*		
PRT23		*						*																							
PRT24																								*							

ПР25	*	