

Ministry of Education and Science of Ukraine

V.N. Karazin Kharkiv National University

Educational and professional program

(educational and professional / educational and scientific)

Financial technologies and Banking Management

(program name)

second (master's) level of higher education

(first (bachelor), second (master), third (educational and scientific))

Branch of knowledge 07 "Management and administration"

(code, branch name)

Specialty 072 "Finance, Banking, Insurance and Stock Market"

(code, name of specialty)

APPROVED

Scientific council of

V.N. Karazin Kharkiv National University

27 may, 2024,

protocol No. 10

Entered into force from 2024

by order of 29 may, 2024



Dean of the Faculty of Research and Academic Affairs
Oleksandr HOLOVKO

Kharkiv 2024


LETTER OF AGREEMENT

educational and professional (educational and scientific) program

"Financial technologies and banking management"


The educational program was reviewed and approved:

1. Scientific and Methodological Council of the V.N. Karazin Kharkiv National University
protocol No. 8 of 21.05 2024

Chairman of the Scientific and Methodological Council,
vice-rector for scientific and pedagogical work  Oleksandr HOLOVKO

2. Academic Council of the Educational and Scientific Institute "Karazin Banking Institute",
protocol No. 9 of 05 April 2024

The head of the academic council of the institute

Candidate of Philosophical Sciences, Associate professor,  Anna CHKHEAILO

3. Scientific and methodological commission of the Educational and Scientific Institute "Karazin
Banking Institute",

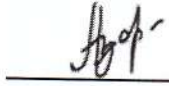
protocol No. 11 of 04 April 2024

The head of the scientific and methodical

commission of the institute  Valeriia KOCHORBA

4. Department of Banking Business and Financial Technologies:


protocol No. 15 of 03 April 2024

Head of the department,
Doctor of Economics, Prof.  Galyna AZARENKOVA

5. Departments providing mandatory educational components of the educational program

5.1. Department of Management, Business and Professional Communications:

protocol No. 11 of 03 April 2024

Head of the department,
Candidate of Economic Sciences, Associate professor,  Nadiya MOROZOVA

PREAMBLE

Developed by a working group consisting of:

Surname, first name	Position title	Academic degree, academic title
Head of the working group:		
Azarenkova Galyna	Head of the Department of Banking Business and Financial Technologies	Doctor of Economic Sciences, Professor of the Department of Finance
Members of the working group:		
Baranova Valeria	Professor of Department of Banking Business and Financial Technologies	Doctor of Economic Sciences, Associate Professor of the Department of Economics and Finance
Oriekhova Kateryna	Associate Professor of the Banking Business and Financial Technologies Department	PhD in economics, Associate Professor of Finance Department
Vyadrova Nadiya	Associate Professor of the Banking Business and Financial Technologies Department	PhD in economics, Associate Professor of Banking Business and Financial Technologies Department

They are involved in the design of the educational program:

Representatives of higher education applicants:

- K. Kalinina**, Global Treasury Controller, Anheuser-Busch InBev;
- T. Tomarovich**, Current Clearings & Settlements Specialist at Raiffeisen Bank International AG Branch in Poland;
- K. Regan**, Director of the branch of JSC CB "PrivatBank";
- R. Kolomiets**, Director of LLC "ART PRINT COMPANY", Director and founder of LLC "ALLIANCE CORD";
- O. Kovalev**, Team Leader, Cognizant Technology Solutions Poland;
- Dmytro Omelyanenko**, Specialist in Medium-Sized Enterprises, ProCredit Bank JSC;
- K. Andrenko**, applicant of higher education, chairman of the Institute Student Council;
- O. Korotkikh**, small business lending specialist of JSC "FUIB"

Representatives of employers:

- O. Zhukova**, President of the Kharkiv Banking Union;
- A. Pyvovar**, Director of Kharkiv Regional Directorate of JSB Ukrgasbank;
- S. Zhylin**, Regional Director of the Eastern Macro Region for Small and Medium Business of JSC "Credit Agricole Bank";
- M. Medvedev**, Deputy Head of the Department of the North-Eastern Regional Department of Bank Vostok PJSC;
- Borys Olijnyk**, Chief Financial Officer of "Phoenix International Consulting Company". LLC;

M. Babenko, Head of the Department for Work with Problem Debts of JSC "National Joint Stock Company "Naftogaz of Ukraine";

I. Shkolnyk, Vice-Rector for Scientific and Pedagogical Work of Sumy State University,

Doctor of Economics, professor;

I. Gubareva, Deputy Director of the Research Center for Industrial Problems of Development of the National Academy of Sciences of Ukraine, Doctor of Economics, professor;

L. Zherdetska, Head of the Department of Banking, Odessa National University of Economics, Doctor of Economics, professor.

Representatives of professional non-governmental organizations:

S. Ivaglo, Head of the Business Club "Partner".

N. Hryshyna, Executive Secretary of the Kharkiv Banking Union

Representatives of foreign universities:

Z. Chernostana, Head of Study programmes «International Finance and Economics» Baltic International Academy (Riga, Republic of Latvia)

The requirements were taken into account when developing the draft Program:

1. The standard of higher education in the specialty 072 "Finance, Banking and Insurance" of the field of knowledge 07 "Management and Administration" for the second (master's) level of higher education, approved and enacted by the order of the Ministry of Education and Science of Ukraine No. 866 dated 20.06.2019;
2. Law of Ukraine No. 1556-VII "On Higher Education" [Electronic resource]. URL: <https://zakon.rada.gov.ua/laws/show/1556-18#Text>;
3. Law of Ukraine of 05.09.2017 "On Education" [Electronic resource]. URL: <http://zakon3.rada.gov.ua/laws/show/2145-19>;
4. National Classifier of Professions DK 003:2010 [Electronic resource]. URL: <http://dovidnyk.in.ua/directories/profesii>;
5. National Qualifications Framework [Electronic resource]. URL: <http://zakon3.rada.gov.ua/laws/show/1341-2011-п>;
6. Resolution of the Cabinet of Ministers of Ukraine of 29.04.15, No. 266 "On Approval of the List of Fields of Knowledge and Specialties for Training of Higher Education Applicants" [Electronic resource]. URL: <http://zakon4.rada.gov.ua/laws/show/266-2015-%D0%BF>;
7. Methodological Recommendations for the Development of Higher Education Standards, approved by the Order of the Ministry of Education and Science of Ukraine of June 1, 2017, No. 600 (as amended) [Electronic resource]. URL: <https://mon.gov.ua/storage/app/media/vishcha-osvita/rekomendatsii-1648.pdf>.
8. Resolution of the Cabinet of Ministers of Ukraine of December 16, 2022, No. 1392 "On Amendments to the List of Fields of Knowledge and Specialties in which Higher Education Applicants are Trained" [Electronic resource]. URL: <https://zakon.rada.gov.ua/laws/show/1392-2022-%D0%BF#Text>.

Reviews and feedback from external stakeholders:

1. S. Zhylin, Regional Director of the Eastern Macro Region for Small and Medium Business of JSC "Credit Agricole Bank;

2. I. Gubareva, Deputy Director of the Research Center for Industrial Problems of Development of the National Academy of Sciences of Ukraine, Doctor of Economics, prof.;

3. Dmytro Omelyanenko, Specialist in Medium-Sized Enterprises, ProCredit Bank JSC.

Profile of the educational and professional program
Financial technologies and banking management
specialty 072 "Finance, banking, insurance and stock market"

1 - General information	
Full name of the higher education institution and structural division	V. N. Karazin Kharkiv National University Educational and Scientific Institute "Karazin Banking Institute"
The official name of the program	Financial Technologies and Banking Management/ Фінансові технології та банківський менеджмент
Degree of higher education	Master's degree
Qualification in diploma	Degree of higher education – Master; Specialty 072 "Finance, Banking, Insurance and Stock Market"; Educational program "Financial Technologies and Banking Management"
Type of diploma and scope of the educational program	Master's degree, single, 90 ECTS credits, study period 1 year 4 months
Availability of accreditation	Decision of the Accreditation Commission of the Ministry of Education and Culture of Ukraine dated March 1, 2016, protocol No. 120. Accreditation certificate: UD Series No. 21013549 dated April 21, 2021. The certificate is valid until July 1, 2026.
Prerequisites	Persons who have a higher education at the second (master's) level of higher education, the availability of which is confirmed by a state document, are allowed to study the educational and professional program "Financial Technologies and Banking Management". Admission to study for higher education at the second (master's) level under the educational and professional program "Financial Technologies and Banking Management" is carried out on a competitive basis in accordance with the "Rules for admission to studies at V.N. Karazin Kharkiv National University".
Language of teaching	Ukrainian, English
The term of validity of the educational program	1 year 4 months
Internet address of the permanent placement of the description of the educational program	http://kbi.karazin.ua/osvitni-programi/

2 - The purpose of the educational program	
The purpose of the program	Creation of a comprehensive system of training specialists with higher education at the second (master's) level in the field of finance, banking and insurance in the direction of financial technologies and banking management.
Subject area (field of knowledge, specialty)	Branch of knowledge 07 "Management and Administration"; Specialty 072 "Finance, Banking, Insurance and Stock Market"; Educational and professional program "Financial Technologies and Banking Management"; Object(s) of study and activity: Organization, principles, mechanisms of functioning and development of financial systems; Learning goals:
3 – Characteristics of the educational program	
Subject area (field of knowledge, specialty)	<ul style="list-style-type: none"> - Training of specialists capable of solving complex tasks and problems in the process of professional activity or training in the field of finance, banking and insurance, which involves conducting research and/or implementing innovations and is characterized by the uncertainty of conditions and requirements; - The theoretical content consists of concepts, categories, theories and concepts of financial science, which determine the trends and regularities of the functioning and development of finance, banking and insurance; - Methods, techniques and technologies: methods, techniques and technologies of financial science and practice. Tools: information and analytical software products and systems.
Orientation of the educational program	- The educational and professional program is based on well-known scientific results, taking into account the current state of financial and economic activity, it focuses on the necessary market specialization in the development of financial technologies and banking management, within the framework of the program, a further professional and scientific career in the field of management and administration is envisaged.
The main focus of the educational program	- It is aimed at acquiring knowledge and skills in the field of finance, banking and insurance in the direction of financial technologies and banking management, which will provide an opportunity to perform complex management tasks and solve applied problems based on the wide use of modern innovative technologies, practical achievements of Ukrainian and foreign specialists in conditions of uncertainty and variability of the external environment. Keywords: finance, bank, banking management; insurance, enterprise finance management; financial management, financial services market; financial stability, financial technologies.

Features of the program	<p>Organization of independent educational and scientific work of applicants using various, including distance learning methods. Taking into account the specifics of financial technologies and banking management.</p> <p>Acquisition of modern professional knowledge and skills in the field of finance, banking and insurance combined with in-depth study of the English language. The application of a complex approach in the formation of a specialist-practitioner with an emphasis on practical orientation (predominance of practical classes with the involvement of employers in the educational process; availability of training-business courses). The combination of science and practice in the learning process (the educational process involves conducting one's own scientific research with the preparation of scientific works: essays, articles, abstracts of reports). Ensuring that applicants acquire soft skills and professional ethics skills.</p>
4 – Suitability of graduates for employment and further education	
Suitability for employment	<p>Master of Finance, Banking and Insurance is able to perform work in terms of professional groups and professional job titles in accordance with the National Classification of Ukraine: Classifier of Occupations (DK 003:2010, as amended):</p> <ul style="list-style-type: none"> 1120.1 Senior officials of state executive authorities 1120.2 Senior officials of local government bodies 1210 Managers of enterprises, institutions and organizations 1229.1 Senior officials of central government agencies 1229.3 Managerial employees of the apparatus of local state authorities 1231 Heads of financial, accounting, legal and administrative departments and other managers 131 Managers of small enterprises without management staff 146 Managers (managers in financial activities 1461 Managers (managers) in the field of money intermediation 1462 Managers (administrators) in the field of financial leasing 1463 Managers (managers) in the field of credit granting 1465 Managers (managers) of life and savings insurance 1466 Managers (managers) in the field of pension insurance 1467 Managers (administrators) in auxiliary activities in the field of finance 1468 Managers (administrators) in the auxiliary activities of insurance 1469 Managers (managers) in other types of financial intermediation 147 Managers (administrators) in the field of real estate operations, rental and services to legal entities 23 Teachers 231 Teachers of universities and higher education institutions 2413 Professionals engaged in work with securities 2414 Professionals in the field of financial and economic security of enterprises. Institutions and organizations 2414.1 Researchers (financial and economic security of enterprises, institutions and organizations) 2414.2 Professionals in financial and economic security 2419.3 Public service professionals 2441 Professionals in the field of economics 341 Professionals in the field of finance and trade
	3411 Dealers (stock exchange traders for their own account) and

	<p>brokers (intermediaries) in collateral and financial transactions 3412 Insurance agents 3413 Real estate agents 3417 Appraisers and auctioneers 3419 Other specialists in the field of finance and trade 344 State inspectors 3441 Inspectors of the customs service 3442 Inspectors of the tax service 3444 Inspectors of licenses 3449 Other government inspectors. They can work at the national and international levels.</p>
Further education	They have the right to continue their studies at the third educational and scientific level of higher education (Doctor of Philosophy) and acquire additional qualifications in the postgraduate education system.
5 – Teaching and assessment	
Teaching and learning	Learning technologies: interactive, discussion lectures with using multimedia equipment, seminars, practical classes, work in small groups, teamwork, independent work, business cases, business games, trainings, discussions, individual classes, practical training, consultations with teachers that develop analytical abilities and skills to work in a team.
Assessment	<p>Evaluation is carried out according to the ECTS rating, 100-point and national scales. Forms of control are determined for each component of the educational program: final control: assessment or exam; current control: testing, blitz survey, control work, case study, defense of the results of group or individual analytical and calculation works, presentation, discourse, PBL training (Problem-Based Learning), essay, colloquium.</p>
6 – Software competencies	
Integral competence	The ability to solve complex tasks and problems in professional activity or in the process of learning in the field of finance, banking and insurance, which involves conducting research and/or implementing innovations and is characterized by uncertainty of conditions and requirements.
General competences	<p><i>General normative competences:</i> GNC1. Ability to abstract thinking, analysis and synthesis. GNC2. Ability to communicate in a foreign language. GNC3. Ability to conduct research at an appropriate level. GNC4. Ability to identify, pose and solve problems. GNC5. Ability to make informed decisions. GNC6. Interpersonal skills. GNC7. Ability to motivate people and move towards a common goal. GNC8. Ability to work in an international context. GNC9. The ability to act on the basis of ethical considerations (motives). <i>General additional competencies:</i> GAC1. Ability to work autonomously, using tools of modern financial technologies. GAC2. Ability to develop and manage business projects.</p>

<p>Professional competences</p>	<p><i>Special normative competences:</i></p> <p>SNC1. Ability to use fundamental laws, development of finance, banking and insurance in combination with research and management tools for carrying out professional and scientific activities.</p> <p>SNC2. Ability to use theoretical and methodological tools for diagnostics and modeling of financial activities of business entities.</p> <p>SNC3. Ability to apply management skills in finance, banking and insurance.</p> <p>SNC4. The ability to evaluate the effectiveness of scientific, analytical and methodical tools for justifying management decisions in the field of finance, banking and insurance.</p> <p>SNC5. The ability to assess the limits of one's own professional competence and improve professional qualifications.</p> <p>SNC6. Ability to apply interdisciplinary approaches to solving complex tasks and problems in the field of finance, banking and insurance.</p> <p>SNC7. Ability to search, use and interpret information necessary for solving professional and scientific tasks in the field of finance, banking and insurance.</p> <p>SNC8. Ability to apply innovative approaches in the field of finance, banking and insurance.</p> <p>SNC9. Ability to develop technical tasks for the design of information systems in the field of finance, banking and insurance.</p> <p><i>Special additional competencies:</i></p> <p>SAC1. The ability to adhere to the principles, techniques and methods of regulating banking activity, to form and use an information base for the implementation of banking risk management measures at the level of banks and the supervision of banking activity at the level of structural subdivisions of the NBU.</p> <p>SAC2. The ability to develop a comprehensive strategic plan of the bank's activities, to form a banking management system, to assess and manage banking risks.</p> <p>SAC3. The ability to carry out a strategic analysis of the financial environment of business entities, to develop and implement its financial strategy, to develop recommendations for maximizing its market value.</p> <p>SAC4. The ability to coordinate and integrate operational plans based on the results of business processes and align them with the strategic plan for the development of the organizational system, using the tools of controlling and modern financial technologies.</p> <p>SAC5. The ability to diagnose the causes and determine the factors of the development of crisis phenomena and minimize the negative consequences of their manifestation at the macro- and micro-level.</p>
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7 – Program learning outcomes

Program learning outcomes

Program results of study in the specialty:

PRS1. Use the fundamental patterns of development of finance, banking and insurance in combination with research and management tools to carry out professional and scientific activities.

PRS2. To know at the level of the latest achievements the main concepts and methodologies of scientific knowledge in the field of finance, banking and insurance.

PRS3. Adapt and modify existing scientific approaches and methods to specific situations of professional activity.

PRS4. Search, process, systematize and analyze information necessary for solving professional and scientific tasks in the field of finance, banking and insurance.

PRS5. Communicate freely in a foreign language orally and in writing on professional and scientific issues, present and discuss research results.

PRS6. It is accessible and reasoned to present the results of research orally and in writing, to participate in professional discussions.

PRS7. To solve ethical dilemmas based on the norms of the law, ethical principles and universal human values.

PRS8. Be able to apply and manage innovative approaches in the field of finance, banking and insurance.

PRS9. Apply management skills in finance, banking and insurance.

PRS10. Carry out diagnostics and modeling of financial activities of economic entities.

PRS11. Apply in-depth knowledge in the field of financial, banking and insurance management for decision-making.

PRS12. To substantiate the choice of options for management decisions in the field of finance, banking and insurance and to evaluate their effectiveness taking into account the goals, existing limitations, legislative and ethical aspects.

PRS13. Assess the degree of complexity of tasks when planning activities and processing their results.

Program learning outcomes determined by the educational program:

PRS14. Apply modern financial technologies and the latest tools in the field of finance, banking and insurance in order to use reserves and find opportunities for the development of financial systems.

PRS15. Apply in-depth knowledge in the field of assessment of external and internal threats, risks, dangers and increasing the stability of financial systems.

8 – Resource support for program implementation

<p>Specific characteristics of personnel support</p>	<p>The specialty support group consists of scientific and pedagogical workers who are qualified according to the specialty "Finance, banking and insurance", work at the University at their main place of work, have more than two years of scientific and pedagogical work experience, a level of scientific and professional activity that certified by the performance of at least four types and results (self-analysis), international recognition. The share of those with a scientific degree and/or academic title is 100% of the number of members of the support group.</p> <p>Scientific-pedagogical workers engaged for the implementation of the educational-professional program, according to their qualifications, correspond to the profile and direction of the disciplines they teach, have the necessary teaching experience and practical work experience, which allows applicants to develop a wide range of knowledge and skills.</p>
<p>Specific characteristics of material and technical support</p>	<p>The material and technical support, the condition of buildings, premises, and training areas necessary for the organization of high-quality training of masters in the specialty 072 "Finance, Banking, Insurance and Stock Market" meets state requirements, state building regulations, and requirements of industry standards. All educational and administrative premises meet the requirements of safety equipment and provide conditions for lighting and air conditions. Applicants who need a dormitory are provided with it. All applicants are provided with the equipment, equipment and software of specialized computer laboratories that ensure the implementation of the curriculum of the educational program.</p>
<p>Specific characteristics of information and educational and methodological support</p>	<p>Textbooks, study guides, reference and other educational literature on the specialty 072 "Finance, Banking, Insurance and Stock Market" in the Central Scientific Library of the V.N. Karazin National University (including in electronic form).</p> <p>Domestic and foreign specialist periodicals in the library on the specialty "Finance, banking and insurance". Access to databases of periodical scientific publications in English (Web of science, Scopus).</p> <p>Educational and methodological support in the Moodle system.</p> <p>Information resources on the Internet, on the official website of the University and open access of applicants to educational resources through the website of the Institute.</p> <p>The university repository, which promotes the popularization of the institute's scientific achievements, increasing its rating due to the increase in the level of citations of the scientific works of educational and pedagogical workers.</p> <p>The current system of distance learning ensures independent and individual work of applicants of the specialty 072 "Finance, Banking, Insurance and Stock Market" of the master's degree.</p> <p>Educational and methodological and informational support for master's training in specialty 072 "Finance, Banking, Insurance and Stock Market" is carried out in accordance with the approved educational and professional program, curriculum, requirements of normative and educational and methodological documents on higher education.</p>

9 – Academic mobility	
National credit mobility	With domestic higher education institutions on the basis of bilateral agreements
International credit mobility	On the basis of the agreement on cooperation within the framework of the "Erasmus+" Program. Partner universities with which V. N. Karazin Kharkiv National University cooperates under the double degree program.
Education of foreign applicants for higher education	It is possible, on the basis of contracts between the University and foreign universities, as well as on the basis of the development of double degree programs of the University and foreign partner universities.

List of components of the educational and professional program and their logical sequence

Code n/a*	Components of the educational program (study subjects, course projects (works), practices, qualification work)	Number of credits	Final control form
Mandatory components of EPP			
EU 1	Global problems of our time	3	Tests
EU 2	Banking studio "Corporative management"	5	Tests
EU 3	Professional ethics	4	Tests
EU 4	Research technologies	3	Tests
EU 5	Banking management	6	Exam
EU 6	Financial management	6	Exam
EU 7	Financial and banking technologies	6	Exam
EU 8	Insurance management	4	Tests
EU 9	Financial monitoring	4	Exam
	Pre-diploma practice	10	Tests
	Master's qualification thesis	10	Four-level scale estimation
The total volume according to the mandatory part		61	
Selective components of EPP			
Cycle of professional training			
<i>(5 courses are selected from the professional selective courses catalog of the Institute with a total volume of 29 ECTS)</i>			
Total volume by sample part		29	
GENERAL SCOPE OF THE EDUCATIONAL PROGRAM		90	

*on the link applicant chooses the selective components of the educational and professional program in accordance to the Regulations on organization of educational process at V. N. Karazin Kharkiv National University https://karazin.ua/storage/documents/978_m69w4Iy9lUkYdcQRbCuWoLfT0.pdf

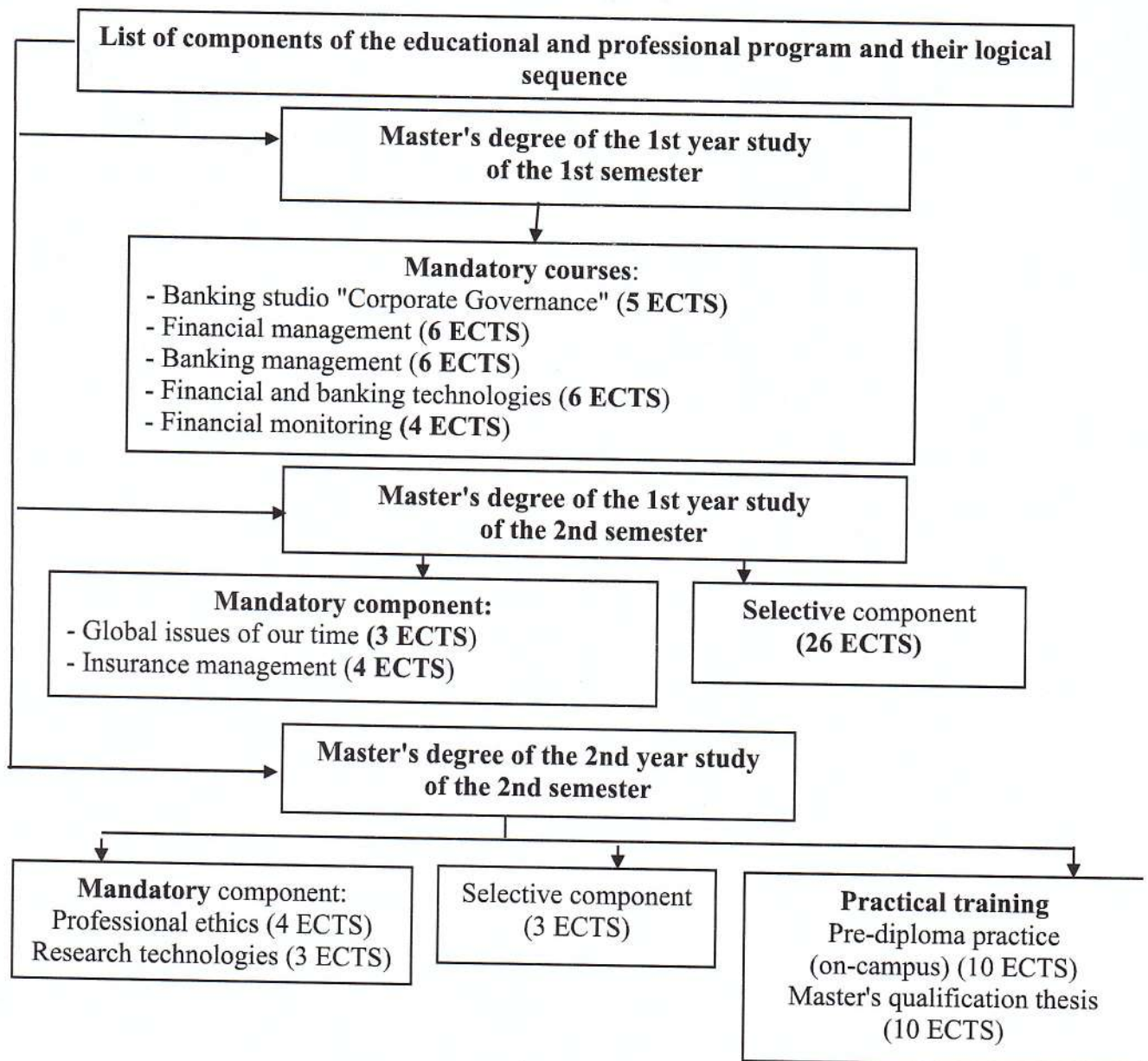
**choice is made from the selective courses catalog on the link

<http://kbi.karazin.ua/vibirkovi-komponenti-opp-drugogo-magisterskogo-rivnya-vishho%d1%97-osviti/>

*** in the 2nd semester applicant chooses 4 selective courses of 26 credit, and in the 3rd semester – 1 selective course of 3 credits

3. Structural and logical diagram of the educational and professional program

"Financial Technologies and Banking Management"
second (master's) level of higher education



3. Form of certification of applicants for higher education

The applicant's certification is carried out by the Examination Commission of V. N. Karazin Kharkiv National University after completion of the educational and professional program "Financial Technologies and Banking Management" to establish the actual compliance of the level of educational training with the requirements of the specialty 072 "Finance, Banking, Insurance and Stock Market".

The certification of graduates of the educational and professional program "Financial Technologies and Banking Management", specialty 072 "Finance, Banking, Insurance and Stock Market" is carried out in the form of a public defense of a qualifying master's thesis.

The qualifying master's thesis is provided at the final stage of obtaining the second (master's) level of higher education to establish the compliance of the acquired competencies and practical learning outcomes with the requirements of the Higher Education Standard in the specialty 072 "Finance, Banking, Insurance and Stock Market" of the field of knowledge 07 "Management and Administration" for the second (master's) level of higher education, approved and enacted by the order of the Ministry of Education and Science of Ukraine No. 866 of 20.06.2019.

The qualifying master's thesis must provide for the solution of a complex qualification task or problem in the field of finance, banking, insurance and the stock market, which involves research and/or innovation and is characterized by uncertainty of conditions and requirements. The qualifying master's thesis must not contain academic plagiarism, fabrication, or falsification. The qualifying master's thesis must be posted on the official website of the higher education institution or its structural subdivision, or in the repository of the higher education institution.

Attestation is carried out openly and publicly.

The Examination Commission of V. N. Karazin Kharkiv National University, based on the results of the examination of the scientific, theoretical and practical training of graduates, decides to award a master's degree with the educational qualification: Master of Finance, Banking, Insurance and Stock Market, and to issue a document of the established form.

Table 2

**Matrix of ensuring program learning outcomes
for the relevant components of the educational and professional program**

Program Results	Educational components	Mandatory components of the Educational and professional program															Undergraduate practice	Qualifying master's thesis	
		EU 1	EU 2	EU 3	EU 4	EU 5	EU 6	EU 7	EU 8	EU 9									
Program learning outcomes in the specialty (PLO)	PRS1	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	
	PRS2	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
	PRS3		+																
	PRS4	+		+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
	PRS5		+		+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
	PRS6	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
	PRS7	+																	
	PRS8	+		+															
	PRS9		+																
	PRS10	+		+															
	PRS11		+																
	PRS12	+	+	+															
	PRS13	+	+																
	PRS14		+	+															
	PRS15	+																	
Program learning outcomes defined by the educational program (PLO)																			

**Guarantor of the educational program,
doctor of economics, professor**



Galyna AZARENKOVA