



Syllabus

Financial and media literacy

Higher education degree - bachelor
 Field of knowledge - 29 International relations
 Specialty - 293 International Law
 Educational and Professional Program – «International Law»

Study year – 4 Semestr – 8
Number of credits: 5, Language of study: english

Head of the course:

D. in (economics), Assoc. Prof., Oleh LUTSYSHYN

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Description of the discipline

The course consists of two modules: "Financial Literacy and Media Literacy.

The discipline "Financial and Media Literacy" is aimed at forming students' theoretical knowledge and developing practical skills in: effective personal finance management in the context of increasing the level of financial literacy; using the latest financial technologies in practice to form an optimal investment portfolio; countering financial fraud and identifying threats to personal financial security. The discipline involves a consistent and systematic study of the latest financial and digital services provided via mobile phone, social media services, alternative payment methods, marketplaces, the use of artificial intelligence in the digital media space, the essence of digital identification and biometrics; development of students' knowledge and skills in the field of technology and media communications. During the training, cases will be considered and worked on: media literacy; ability to work in a team and make decisions based on the analysis of data from open sources; monitoring and identifying fake information; creating own media content and establishing media communications; security and problem solving in the media environment; anti-bullying and lifelong professional development.

Course structure

№	Topic	Learning outcomes	Control measures
1	Financial literacy: essence, necessity, main components. The influence of money psychology on the formation of a financially literate personality	Acquiring skills to assess one's own level of financial literacy and ways to improve it in modern conditions. Familiarization with the psychological aspects of the perception of money and the vectors of their influence on the development of personal finances and the formation of a financially literate personality.	Tests, surveys
2	Tools and technologies for family budgeting and	Acquaintance with the specifics and modern tools of personal financial	Tests, surveys

	personal finance planning	planning, gaining skills in drawing up a personal (family) budget.	
3	Taxes and tax culture	Introduction to the essence, necessity and types of taxes, peculiarities of the income and property taxation system, online payment system and the state of tax culture in Ukraine.	Tests, surveys, practical assignment
4	Savings and investment literacy of the population	Familiarization with the current opportunities for citizens to participate in the investment process, mastering the specifics of using basic financial instruments, acquiring skills in forming a personal investment portfolio.	Tests, surveys
5	Financial Behavior of Citizens in the Context of Increasing the Level of Financial Literacy	Gaining knowledge of the main types, models and strategies of financial behavior of the population, developing the ability to analyze personal financial behavior and determine the directions of its activation, taking into account the best foreign experience in this area	Tests, surveys
6	Financial fraud and personal financial security	Familiarization with the essence, signs and types of financial fraud (Internet fraud, payment card fraud, mobile fraud, pyramid scheme) and technologies for combating financial fraud in modern conditions. Analyzing the main indicators of financial security of citizens, developing the ability to identify threats to personal financial security.	Tests, surveys, essays
7	Media literacy and media communications. Stop fake news.	Familiarization with the system of viewing, searching and filtering data in the modern media space. Ability to critically evaluate and interpret data, information and digital content; check the reliability of information sources; counteract propaganda; manage data. Mastering the methods of media communications, self-realization and personal development in the digital society; interaction, distribution and exchange of data in the media space; storytelling and post-making. Familiarization with the specifics of digital citizenship, responsibility, legal and ethical standards, network etiquette.	Tests, surveys, practical assignment

8	Media content and financial services via mobile phone.	Understand how a phone can become a ticket to the world of services, access information and other mobile services using mobile applications, and learn how to make payments and transfers using a phone.	Tests, surveys, essays
9	Services in social networks. Alternative types of payments and settlements.	To find out the purpose and methods of analyzing profiles in social media for further scoring and offering personalized services to potential customers, how to use chatbots to build trusting relationships between service providers and consumers, and learn how to use interactive platforms for customer service. Use of payment terminals, contactless and mobile payments, QR payments, electronic and digital wallets, operations with cryptocurrencies, familiarization with the rules of using electronic money.	Tests, surveys, practical assignment
10	New business models and the use of artificial intelligence in the digital services market.	Marketplaces. Consideration of the main service aggregator platforms, clarification of their impact on the transformation of the service sales market. Clarifying the essence of marketplaces and why marketplaces that finance small and medium-sized businesses and offer microcredit are becoming direct competitors of banks. The use of artificial intelligence to automate services, in contact centers to answer customer questions, translate into different languages, and improve service. Use of artificial intelligence to prevent and detect fraud.	Tests, surveys, practical assignment
11	Digital identification and biometrics. Electronic document management. Digital citizenship.	How users are identified and verified. Types of digital identification based on biometric data. The use of unified biometric interfaces for the use of new digital solutions. Electronic digital signature and electronic document management. Electronic e-government services.	Tests, surveys, practical assignment
12	Security in the media space. Solving problems in the digital society.	Familiarization with: means of safe use of the media space; protection of personal data and anti-plagiarism; right to privacy;	Tests, surveys, practical

		protection against fraud, abuse, bullying; protection of health and well-being, and the environment. Self-assessment of their own digital media competence, identification and elimination of existing gaps. Solving life problems with the help of digital and media technologies.	assignment
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Literary sources

1. On the need for clear programs to improve the financial literacy of ordinary people. URL: <http://www.ukrbanks.info/article/Dmitrii-Gridzhuk-o-neobhodimosti-vnjatnyhprogrammopovyshenija-finansovoi-gramotnosti-prostyh-ljudei.html>
2. Methods of teaching financial literacy: a textbook / edited by Doctor of Economics, Professor T. Kizima and Doctor of Education, Associate Professor L. Rebukha; 2nd edition, revised and supplemented: Economic Thought, 2020. 220 c.
3. National Bank of Ukraine "How the war affected non-cash payments: the card market in April". June 20, 2022. URL: <https://bank.gov.ua/ua/news/all/yak-viyna-vplinula-na-bezgotivkovirozrahunki-kartkoviy-rinok-u-kvitni>
4. FinTech in Ukraine: report of the USAID Financial Sector Transformation Project and UNIT.City Innovation Park. URL: http://data.unit.city/fintech/fgt34ko67mok/fintech_in_Ukraine_2018_ua.pdf
5. DeVere Grou. FinTech «Digital Solutions backed by personalised financial advice». URL: <https://www.devere-group.com/fintech/>
6. Julija A. Fortunly «These Fintech Statistics Show an Industry on the Rise». February 11, 2022. URL: <https://fortunly.com/statistics/fintech-statistics/>
7. Jastra Ilic. Finanso «Digital Payments in Europe to Surpass \$802bn Transaction Value This Year». Senast uppdaterat: april 21, 2022. URL: <https://finanso.se/digital-payments-in-europe-to-surpass-802bntransaction-value-this-year/>
8. Ukrainskyi kataloh fintekh-kompanii 2021. URL: <https://fintechua.org/market-map>
9. Vyshnevskyi VP, Viyetska OV, Garkushenko OM, Knyazev SI, Liakh OV, Chekina VD, Cherevatskyi DY Smart industry in the era of digital economy: prospects, directions and mechanisms of development. Kyiv: Institute of Industrial Economics of the National Academy of Sciences of Ukraine, 2018. 192 c.
10. George Samuel Clayson The richest man in Babylon. Kyiv: Nash Format, 2020. 136 c.
11. Credit behavior of households: structural and analytical aspect. The world of finance. 2019. Issue 1 (58). C. 7-18.
12. Identification of the causes and potential consequences of financial fraud. Bulletin of TNEU. 2019. Issue 2 (92). C. 47-56.
13. Financial fraud: theoretical conceptualization and economic basis. The world of finance. 2019. Issue 2 (59). C. 109-123.
14. Financial Sector Development Program (USAID/FINREP-II). URL: http://www.finrep.kiev.ua/structure/finedu/general_ua.php
7. Tegmark M. Life 3.0. The age of artificial intelligence. Kyiv: Our format, 2020. 432 c.
15. Carillo E. C. MLA Guide to Digital Literacy. Modern Language Association of America, 2019. 148 p.
16. Carr Paul R., Hoechsmann M., Th.s.e G. Democracy 2.0: Media, Political Literacy and Critical Engagement. BRILL, 2018. 260 p.
17. Dvorkin J. Trusting the News in a Digital Age: Toward a "New" News Literacy. John Wiley & Sons, 2021.176 p.
18. Evans A., Martin K., Poatsy M. A. Technology in Action Complete. Pearson, 2019. 624 p.

19. Garad Alaa, Gold Jeff The Learning-Driven Business: How to Develop an Organizational Learning. Ecosystem Bloomsbury Publishing, 2021. 336 p.
20. Global FinTech Adoption Index 2019. URL: <https://asd-team.com/blog/global-fintech-adoptionindex-2019-report-highlights/>
21. Turner K. H. The Ethics of Digital Literacy: Developing Knowledge and Skills Across Grade Levels. Rowman & Littlefield, 2019. 200 p.
22. Vogler C. Money in the Household: Some Underlying Issues of Power. Sociological Review. 2018. Vol. 46. №4. P. 687-713.

Evaluation policy

- Policy on deadlines and rescheduling: Rescheduling of modules takes place with the permission of the dean's office if there are good reasons (for example, sick leave).
- Academic Integrity Policy: Copying during tests and exams is prohibited (including using mobile devices).
- Attendance Policy: Attendance is a mandatory component of assessment. For objective reasons (for example, illness, international internship, and other reasons), training can take place online with the permission of the university administration.

Evaluation

The final grade for the course is calculated as follows:

Credit module 1	Credit module 2	Credit module 3
30	40	30
1. Oral questioning during the class (6 topics of 5 points each - 35 points) 2. Module test - 65 points	1. Oral questioning during classes (6 topics of 5 points each - 35 points) 2. Module test - 65 points	Preparation of the CPIT - max. 40 points. Defense of the CPIT - max. 40 points Participation in trainings - max. 20 points

Student evaluation scale:

ECTS	Marks	Content
A	90-100	excellent
B	85-89	good
C	75-84	good
D	65-74	satisfactorily
E	60-64	enough
FX	35-59	unsatisfactory with the possibility of reassembly
F	1-34	unsatisfactory with a mandatory repeat course