MINISTRY OF EDUCATION AND SCIENCE OF UKRAINE
FERENC RAKOCZI II TRANSCARPATHIAN HUNGARIAN UNIVERSITY

APPROVED BY THE ACADEMIC COUNCIL
of Ferenc Rakoczi II Transcarpathian Hungarian University
(Minutes No. 5 dated May 24, 2023)
With updates and amendments:
Minutes No. 3 dated March 25, 2024
Minutes No. 6 dated June 26, 2024
Minutes No. 3 dated April 24, 2025
Minutes No. 5 dated May 30, 2025
Minutes No. 7 dated August 25, 2026

Put into effect by Order of the Rector
№92-Вн dated August 26, 2026

Chairperson of the Academic Council, Rector
_____ S.S. Chernychko

EDUCATIONAL PROGRAMME
"FINANCIAL PROTECTION"

LEVEL OF HIGHER EDUCATION:	**First level**
DEGREE OF HIGHER EDUCATION:	**Bachelor**
FIELD OF KNOWLEDGE:	**D Business, Administration and Law**
SPECIALTY:	**D2 Finance, Banking, Insurance and the Stock Exchange**
QUALIFICATION:	**Bachelor of Finance, Banking, Insurance, and the Stock Exchange**

Berehove – 2025-2026

APPROVAL SHEET

of the Educational and Professional Programme

"FINANCIAL PROTECTION"

1. Programme Guarantor:

Nina POYDA-NOSYK, Doctor of Economic Sciences, Professor,
Professor of the Department of Accounting and Auditing _____

Programme Developers:

Robert BACHO, Doctor of Economic Sciences, Professor,
Head of the Department of Accounting and Auditing _____

Kateryna SOCHKA, Candidate of Economic Sciences, Associate Professor,

Associate Professor at the Department of Accounting and Auditing _____

Viktoriia MAKAROVYCH, Doctor of Economic Sciences, Associate Professor,

Professor at the Department of Accounting and Auditing _____
_____ 2026

2. **Head of the Department of Accounting and Auditing** _____ Robert BACHO
_____ 2026

3. **Head of the Student Enrolment Office** _____ Zsuzhanna FIZESHI
_____ 2026

4. **Head of the Quality Assurance in Higher Education Office** _____ Adalbert RATS
_____ 2026

5. **Vice-Rector for Academic and Methodological Affairs** _____ Oleksandr BERGHAUER
_____ 2026

6. **Vice-Rector for Research and Quality of Education** _____ Imre SAKAL
_____ 2026

7. **Rector** _____ Stepan CHERNYCHKO
_____ 2026

PREFACE

The Educational Programme “Financial Protection” for first (Bachelor) level higher education students of specialty D2 "Finance, Banking, Insurance and Stock Exchange" was developed by the working group comprising:

1. *Nina Poyda-Nosyk* – Doctor of Economic Sciences, Professor, Professor of the Department of Accounting and Auditing, Ferenc Rakoczi II Transcarpathian Hungarian University (Programme Guarantor, working group leader);

2. *Robert Bacho* – Doctor of Economic Sciences, Professor, Head of the Department of Accounting and Auditing, Ferenc Rakoczi II Transcarpathian University;

3. *Kateryna Sochka* – Candidate of Economic Sciences, Associate Professor, Department of Accounting and Auditing, Ferenc Rakoczi II Transcarpathian Hungarian University;

4. *Viktoriia Makarovych* – Candidate of Economic Sciences, Associate Professor, Associate Professor of the Department of Accounting and Auditing, Ferenc Rakoczi II Transcarpathian Hungarian University.

External Reviewers:

Vnukova N.M. – Doctor of Economics, Professor, Honoured Economist of Ukraine, Professor of the Department of International Trade, Customs and Financial Technologies, Simon Kuznets Kharkiv National University of Economics (Kharkiv);

Liashenko O.M. – Doctor of Economics, Professor, Professor of the Department of Management, Luhansk Taras Shevchenko National University (Myrhorod);

Kohut Yu.I. – Director General, LLC "Sidcon" (Kyiv);

Milman S.A. – Director, LLC "Yu-Control" (Kyiv);

Borkulesh N.Yu. – Deputy Director, Head of the Budget Department, Department of Finance of the Zakarpattia Regional State Administration – Regional Military Administration (Uzhhorod).

The “Financial Protection” Educational Programme (EP) is based on the “Financial Security” EP, the initial version of which, taking into account the expansion of the name of specialty 072 (the addition of “Stock Exchange”) in accordance with Resolution of the Cabinet of Ministers of Ukraine No. 1392 dated 16.12.2022 – was approved at the meeting of the Department of Accounting and Auditing, Minutes No. 10 dated 19.05.2023; the EP was assigned a code in EDEBO (the Unified State Electronic Database on Education). Subsequently, updated content and amendments to the EP were approved at meetings of the Department of Accounting and Auditing – Minutes No. 8 dated 25.03.2024, Minutes No. 11 dated 25.06.2024, and Minutes No. 9 dated 23.04.2025.

In connection with bringing the name of the EP into compliance with the requirements of Article 9^1 of the Law of Ukraine “On Higher Education” (as amended by Law No. 3642-IX dated 23.04.2024) and the changes to the classification of specialties introduced by Resolution of the Cabinet of Ministers of Ukraine No. 1021 dated 30.08.2024, the name of

the EP was refined to “Financial Protection”. The new name was agreed by letter of the Ministry of Education and Science of Ukraine No. 3/4575-25 dated 29.05.2025.

The updated version of the “Financial Protection” EP was approved at the meeting of the Department of Accounting and Auditing, Minutes No. 10 dated 29.05.2025. The programme was registered in EDEBO as a new educational programme; the first intake of students under this programme is the 2025/2026 academic year.

The Educational Programme was updated in accordance with the Higher Education Standard of Ukraine for the first (bachelor's) level of higher education, field of knowledge 07 “Management and Administration”, specialty 072 “Finance, Banking and Insurance”, approved by Order of the Ministry of Education and Science of Ukraine No. 729 dated 24.05.2019 (as amended by Orders of the Ministry of Education and Science of Ukraine No. 593 dated 28.05.2021 and No. 842 dated 13.06.2024); Order of the Ministry of Education and Science of Ukraine “On approval of the subject test programme in accounting and finance for the unified professional entrance examination” No. 154 dated 11.02.2022; Resolution of the Cabinet of Ministers of Ukraine “On amendments to the list of fields of knowledge and specialties for the training of higher education students” No. 1392 dated 16.12.2022; the Law of Ukraine “On Higher Education” (as amended by Law No. 3642-IX dated 23.04.2024); Resolution of the Cabinet of Ministers of Ukraine “On amendments to the list of fields of knowledge and specialties for the training of higher education and professional pre-higher education students” No. 1021 dated 30.08.2024; Article 6² of the Law of Ukraine “On the Fundamentals of National Resistance” and the Order of the Ministry of Education and Science of Ukraine dated 30.06.2026 No. 1002 were also taken into account.

1. EDUCATIONAL PROGRAMME PROFILE

1 – General information	
Full name of the higher education institution and structural unit	Ferenc Rakoczi II Transcarpathian Hungarian University Department of Accounting and Auditing
Higher education degree and the name of the qualification in the original language	*Higher education degree*: Bachelor's degree *Educational qualification*: Bachelor of Finance, Banking, Insurance and Stock Exchange
Official name of the educational programme (in Ukrainian, English, and Hungarian)	Фінансовий захист / Financial protection / Pénzügyi védelem
Specialty (in Ukrainian, English, and Hungarian)	D2 Фінанси, банківська справа, страхування та фондовий ринок / D2 Finance, banking, insurance and stock exchange / D2 Pénzügyek, bank, biztosítás és tőzsde
Type of diploma and volume of the educational programme	Bachelor's degree diploma, single, 240 ECTS credits. Duration of study: 3 years and 10 months.
Availability of accreditation	The educational programme has been implemented since 1 September 2022; National Agency for Higher Education Quality Assurance, Ukraine; initial accreditation in 2026.
Cycle/level*	National Qualifications Framework of Ukraine — level 6, FQ-EHEA — first cycle, EQF-LLL — level 6.
Prerequisites	Completed full general secondary education. Admission requirements are determined by the Admission Rules of the Higher Education Institution (https://kme.org.ua/uk/vstupna-kampanija/vstup-2025/)
Language(s) of instruction	Ukrainian, Hungarian. For the purposes of facilitating academic mobility, a decision may be made to teach one or more courses in English.
Validity period of the educational programme	Until the next review, in accordance with the validity period of the accreditation certificate.
Internet address of the permanent location of the educational programme description	https://kme.org.ua/en/educational-programs/
2- Purpose of the Educational Programme	
Purpose of the educational programme	Training of specialists in the field of finance, banking, insurance and the stock market, who possess up-to-date theoretical knowledge and practical skills, the capacity for independent learning and self-development, and the ability to solve applied problems in the field of financial protection, identify financial risks, assess threats, and develop and implement effective solutions to ensure the financial stability of business entities and public sector institutions under conditions of decentralization, digitalization, and European integration transformations. ***Learning objectives*** — training specialists capable of solving complex specialized tasks and applied problems characterized by complexity and a certain degree of uncertainty of conditions, both

	in professional activity in the field of finance, banking, insurance and the stock market, and in the course of study.
3- Characteristics of the Educational Programme	
Subject area (field of knowledge, specialty, specialization (if any))	*Field of knowledge:* D Business, Administration and Law *Specialty:* D2 Finance, Banking, Insurance and Stock Exchange *Qualification:* Bachelor of Finance, Banking, Insurance and Stock Exchange Mandatory components of the EP account for 180 ECTS credits (75%, 5,400 hours); elective courses account for 60 ECTS credits (25%, 1,800 hours). The mandatory components include: the general preparation cycle (45 credits, 19%); the professional preparation cycle (120 credits, 50%); and the components of practical training and qualification work preparation (15 credits, 6%). **Theoretical content of the subject area:** based on concepts, categories, theories and conceptions defining the trends and patterns of the functioning and development of finance, banking, insurance and the stock market to satisfy the information requirements of users of financial information. **Object of study:** the theoretical, methodological, organisational and practical foundations of the functioning and development of finance, banking, insurance and the stock exchange. **Methods, methodologies and technologies:** general scientific and specialised methods and procedures for organising finance, banking, insurance and stock exchange. **Tools and equipment:** contemporary information systems and technologies, standard and specialised industry-specific software, technologies and methodological tools in finance, banking, insurance and stock exchange.
Programme orientation	The EP is oriented towards students acquiring professional knowledge, skills, abilities, and other competencies, including language, for successful professional activity. It is based on well-established propositions and the results of contemporary research in finance, banking, insurance and stock exchange. It envisages the acquisition of practical skills and mastery of contemporary approaches to ensuring the financial protection of economic entities, and is oriented towards relevant educational programmes within which further professional careers and/or study are possible.
Main focus of the educational programme and specialisations	The emphasis is placed on the integrated formation and development of professional competencies in the field of financial protection of subjects of financial relations, in particular the state, business, and households, as well as skills necessary for the analysis, modeling, and forecasting of financial processes, and the assessment of financial risks and threats for making effective professional decisions and ensuring their implementation. The programme provides opportunities for employment, further education, and career growth at the master's level, with a professional or academic orientation. *Keywords: finance, money and credit, corporate finance, budget system, tax system, banking system, stock market, insurance, financial sector and capital markets, financial security of business entities, financial security of the state*.

Distinctive features of the programme	The educational programme is built on the results of advanced research in the field of ensuring the financial security of corporate and public finance; provides in-depth study of the disciplines constituting its subject area; is aimed at training specialists capable of comprehensively solving applied problems related to ensuring the financial protection of subjects of financial relations. A distinctive feature of the educational programme is the delivery of certain components in a bilingual format. The programme also provides an opportunity to gain in-depth knowledge with an emphasis on forming a theoretical basis and practical skills for diagnosing threats and dangers to financial systems, based on the use of innovative simulation modeling technologies in a virtual environment and e-learning, as well as the involvement of practicing professionals in the educational process. The EP provides for the possibility of international exchange and academic mobility within Ukraine and abroad. *The competitive advantages of the programme* lie in providing students with the professional competencies necessary for research and practical work, which are in demand in any field of activity (business, public sector institutions, civil service, non-profit organizations, etc.) where it is necessary to apply analytical competencies and make complex professional decisions under uncertain conditions of the functioning of the financial system.
4 - Suitability of Graduates for Employment and Further Studies	
Suitability for employment	A Bachelor of Finance, Banking, Insurance and Stock Exchange (EP "Financial Protection") is capable of performing professional work and holding entry-level positions in public authorities; in organisations and enterprises of various types of activity and forms of ownership, in accordance with the National Qualifications Framework of Ukraine and the National Classifier of Ukraine: Classification of Occupations DK 003:2010 and the Unified Qualifications Register — Classification of Occupations (UQR-CO) introduced by Resolution of the CMU No. 1387 of 29.10.2025. Graduates' professional activity sectors span all types of economic activity defined in the Classification of Types of Economic Activity DK 009:2010, with a predominant focus on: financial, accounting, economic, production and analytical subdivisions and services of enterprises and organisations in various industries and forms of ownership; financial, credit and insurance institutions; stock exchange organisers; state and local government authorities; educational, consulting and research institutions. Occupations corresponding to the bachelor's qualification in finance, banking, insurance and stock exchange, according to the State Classification of Occupations DK 003:2010, include: from Section 3 "Specialists" — specialists in finance and trade (occupational group code 341, including 3411 — dealers and brokers in mortgage and financial transactions; stock exchange specialists); state inspectors (code 344), including tax inspectors (code 3442); tax agents (code 3429). Graduates may hold the following positions related to the EP focus: 3411 Financial and Economic Security Specialist; Corporate Governance Specialist; Asset Management Specialist 3412 Insurance Agent

	3417 Insurance Expert-Consultant 3419 Credit Inspector 3432 Office Clerk (Insurance) 3436.1 Executive Assistant 3436.3 Small Enterprise Executive Assistant 4212 Bank Cashier; Cashier-Operator; Bank Controller A specialist may adapt to the following types of related professional activity: management and administrative; accounting and audit; expert and consulting; property valuation; foreign economic; scientific and methodological.
Further studies	Possibility of studies under the second-cycle FQ-EHEA programme, Level 7 EQF-LLL and Level 7 NQF of Ukraine. Acquisition of additional qualifications in the higher education system in related and other specialities; professional development.
5 – Teaching and Assessment	
Teaching and learning	The teaching process applies modern learning approaches: student-centered learning, self-directed learning, and problem-based learning, using blended (active, interactive, and distance) forms of instruction combined with extracurricular (independent) work with the possibility of consultations with the instructor, and internship. The educational process is built on an individual-creative approach and is based on the research results of leading scholars, the study of official state statistical information, statistical information from the financial departments of local self-government bodies, public organizations, and the financial statements of business entities. The teaching process includes both traditional and innovative methods and technologies: lectures, practical and laboratory classes, seminars, and trainings based on interactive methods, forms, and techniques (virtual business games, brainstorming, the interview method, work in small groups, presentations of own research). It is standard practice to involve qualified practicing professionals in conducting classes.
Assessment	A cumulative point-rating system, which provides for the assessment of students in all types of classroom and extracurricular educational activities aimed at mastering the academic workload of the educational programme: ongoing and final assessment. Assessment of students' academic achievements is carried out using: a 4-point national scale (excellent, good, satisfactory, unsatisfactory); a 2-level national scale (pass/fail); a 100-point scale; and the ECTS scale. Assessment within ongoing monitoring is carried out during classroom (seminar, practical) classes, independent mastery of educational components, and modular tests. Final assessment — examinations, credits, and differentiated credits taking into account accumulated points from ongoing modular monitoring; defence of internship and term papers, as well as qualification/diploma theses. Attestation — passing a comprehensive attestation examination in the field of study, a comprehensive foreign language examination, and defense of the qualification thesis..
6 - Programme Competencies	
Integral Competence (IC)	The ability to solve complex specialised tasks and practical problems in the course of professional activity in the field of

	finance, banking, insurance and stock exchange, or in the learning process, involving the application of certain methods and principles of financial science and characterised by uncertainty of conditions and the necessity of considering a complex of requirements for professional and educational activity.
General Competencies (GC)	**GC01.** Ability for abstract thinking, analysis and synthesis. **GC02.** Ability to apply knowledge in practical situations. **GC03.** Ability to plan and manage time. **GC04.** Ability to communicate in a foreign language. **GC05.** Skills in the use of information and communication technologies. **GC06.** Ability to conduct research at the appropriate level. **GC07.** Ability to learn and master contemporary knowledge. **GC08.** Ability to search, process and analyse information from various sources. **GC09.** Ability to be critical and self-critical. **GC10.** Ability to work in a team. **GC11.** Ability to communicate with representatives of other professional groups at various levels (experts from other fields of knowledge/types of economic activity). **GC12.** Ability to work autonomously. **GC13.** Ability to exercise one's rights and fulfil one's obligations as a member of society, to appreciate the values of a civic (free democratic) society and the necessity of its sustainable development, the rule of law, and the rights and freedoms of the individual and the citizen in Ukraine. **GC14.** Ability to preserve and develop the moral, cultural and scientific values and achievements of society based on an understanding of the history and patterns of development of the subject area, its place in the overall system of knowledge about nature and society, and in the development of society, technology and technologies; to use various types and forms of physical activity for active recreation and a healthy lifestyle. **GC15.** Ability to make decisions and act in accordance with the principle of zero tolerance for corruption and any other manifestations of dishonesty. **GC 16.** Participate in the national resistance[1].
Special (Professional, Subject) Competencies (SC)	**SC01.** Ability to investigate economic development trends using macro- and microeconomic analysis tools, and to assess contemporary economic phenomena. **SC02.** Understanding of the characteristics of the functioning of contemporary global and national financial systems and their structures. **SC03.** Ability to diagnose the state of financial systems (public finance, including the budget and tax systems, corporate finance, household finance, financial markets, the banking system and insurance). **SC04.** Ability to apply economic-mathematical methods and models for solving financial problems.

[1] For higher education applicants who are required to study the "Fundamentals of National Resistance" in accordance with the Law of Ukraine No. 1702-IX dated July 16, 2021 "On the Fundamentals of National Resistance" and the Order of the Ministry of Education and Science of Ukraine No. 1002 dated June 30, 2026 on the Standard Program of the Discipline "Fundamentals of National Resistance"

	SC05. Ability to apply knowledge of legislation in the field of monetary, fiscal and financial market regulation. **SC06.** Ability to apply contemporary information and software tools for obtaining and processing data in the field of finance, banking, insurance and stock exchange. **SC07.** Ability to prepare and analyse financial statements. **SC08.** Ability to perform control functions in the field of finance, banking and insurance. **SC09.** Ability to communicate effectively. **SC10.** Ability to identify, justify and take responsibility for professional decisions. **SC11.** Ability to maintain an appropriate level of knowledge and continuously improve professional qualifications. *Additional special (professional) competencies provided by the EP:* **SC12.** Ability to think comprehensively, to appreciate the complexity of business processes and understand their impact on the formation of financial indicators. **SC13.** Ability to apply contemporary methods and tools for diagnosing risks and threats to the financial security of a financial relations entity, and to develop risk mitigation measures. **SC14.** Ability to apply a professional approach to building a financial security system for a business entity. **SC15.** Ability to collect, analyse and interpret necessary information, to calculate economic and financial indicators, and to substantiate financial decisions that take into account the state and development trends of the stock market.

7 - Programme Learning Outcomes (PLO)

PLO01. Know and understand economic categories, laws, causal and functional relationships between processes and phenomena at different levels of economic systems.
PLO02. Know and understand the theoretical foundations and principles of financial science, and the characteristics of the functioning of financial systems.
PLO03. Identify the characteristics of the functioning of contemporary global and national financial systems and their structures.
PLO04. Know the mechanism of the functioning of public finance, including the budget and tax systems, corporate finance, household finance, financial markets, the banking system and insurance.
PLO05. Command the methodological tools for diagnosing the state of financial systems (public finance, including the budget and tax systems, corporate finance, household finance, financial markets, the banking system and insurance).
PLO06. Apply relevant economic-mathematical methods and models for solving financial problems.
PLO07. Understand the principles, methods and tools of state and market regulation of activities in the field of finance, banking, insurance and stock exchange.
PLO08. Apply specialised information systems, contemporary financial technologies and software.
PLO09. Prepare and analyse financial statements and correctly interpret the information obtained.
PLO10. Identify sources and understand the methodology for determining and the methods for obtaining economic data; collect and analyse necessary financial information; calculate indicators characterising the state of financial systems.
PLO11. Command the methodological tools for performing control functions in the field of finance, banking, insurance and stock exchange.

PLO12. Use professional argumentation to convey information, ideas, problems and ways of solving them to specialists and non-specialists in the financial sphere. **PLO13.** Command the general scientific and special methods of studying financial processes. **PLO14.** Be able to think abstractly, apply analysis and synthesis to identify the key characteristics of financial systems and the behavioural characteristics of their actors. **PLO15.** Communicate orally and in writing in a foreign language in professional activity. **PLO16.** Apply acquired theoretical knowledge to solve practical tasks and provide meaningful interpretation of the results obtained. **PLO17.** Identify and plan opportunities for personal professional development. **PLO18.** Demonstrate basic skills of creative and critical thinking in research and professional communication. **PLO19.** Display skills of independent work, flexible thinking, and openness to new knowledge. **PLO20.** Perform functional duties within a group and propose well-substantiated financial decisions. **PLO21.** Understand the requirements for professional activity in the speciality, driven by the need to ensure the sustainable development of Ukraine and its consolidation as a democratic, social, law-based state. **PLO22.** Know one's rights and obligations as a member of society; understand the values of a free democratic society, the rule of law, and the rights and freedoms of the individual and the citizen in Ukraine. **PLO23.** Identify achievements and recognise societal values based on an understanding of the place of the subject area in the general system of knowledge; use various types and forms of physical activity for a healthy lifestyle. *Additional programme learning outcomes provided by the EP:* **PLO24.** Identify the information needs of users of financial information; identify risks and threats in the financial security system across various spheres of financial relations. **PLO25.** Identify directions for improving the efficiency of the formation of financial resources, their monitoring, distribution and control of use at the level of business entities of various organisational and legal forms of ownership. **PLO26.** Apply theoretical knowledge and practical skills in the field of monetary, fiscal and financial market regulation. **PLO27**. Possess basic knowledge of the structure, tasks and functions of the national resistance and the ability to apply them in practice[2].
8 - Resources for Programme Implementation

Academic staff	The core teaching staff of the educational programme consists of academic and teaching staff from the departments of Ferenc Rakoczi II Transcarpathian Hungarian University. The lecturers teaching within the programme are active and recognised scholars who publish their work in domestic and international scientific literature, and who possess the relevant professional competence and experience in teaching, research, and pedagogical activity. Academic and teaching staff undergo professional development once every five years. The practice-oriented nature of the educational programme envisages the broad involvement of practitioners whose expertise aligns with the programme's focus, as well as the engagement of highly competent experts — including representatives of professional unions and associations and foreign specialists — in teaching, thereby strengthening the synergistic link between theoretical and practical training.

[2] For higher education applicants who are required to study the "Fundamentals of National Resistance" in accordance with the Law of Ukraine No. 1702-IX dated July 16, 2021 "On the Fundamentals of National Resistance" and the Order of the Ministry of Education and Science of Ukraine No. 1002 dated June 30, 2026 on the Standard Program of the Discipline "Fundamentals of National Resistance"

	Teaching of compulsory components in Hungarian or English is ensured by instructors with a language proficiency level of at least B2, as confirmed by an appropriate document. The Guarantor of the educational programme and the academic and teaching staff ensuring its implementation meet the requirements set out in the Licensing Conditions for the Conduct of Educational Activity of Educational Institutions.
Material and technical support	The available premises meet the standard area requirements. The educational process under the programme is fully provided with lecture halls and laboratories. Classrooms are equipped with multimedia equipment. Specialised computer classrooms with the necessary software and unlimited open access to the Internet are available for practical and laboratory work and for information search and processing of results. Infrastructure for leisure and health improvement is available (2 canteens, a sports ground, a sports hall, a gym, a medical office, etc.).
Information and educational-methodological support	The Institution's official website contains information on educational programmes, educational, scientific and extracurricular activities, structural units, admission regulations, contacts, etc. The information and educational-methodological support of the "Financial Security" educational programme for training specialists in speciality 072 "Finance, Banking, Insurance and Stock Exchange" meets licensing requirements, has up-to-date content, is based on modern information and communication technologies, and is posted on the official website of Institution. The language of instruction is specified in the syllabi of the relevant compulsory components. Higher education applicants have access to: unrestricted internet access (Wi-Fi covers the entire territory of the HEI); a scientific library, repository, and reading rooms; academic process schedules; and educational-methodological support for the educational components. The HEI uses the "IRIS" educational process management system.
9 – Academic Mobility	
National credit mobility	Academic mobility is carried out on a general basis within Ukraine on the basis of bilateral agreements between the Ferenc Rakoczi II Transcarpathian Hungarian College of Higher Education and partner institutions.
International credit mobility	International credit mobility is carried out based on bilateral agreements between Ferenc Rakoczi II Transcarpathian Hungarian University and higher education institutions of partner countries, including cooperation agreements with universities in Poland, Slovakia, Hungary, Romania, Turkey, and others. Academic and teaching staff involved in training specialists under the educational programme have the opportunity to enhance their qualifications through participation in Erasmus+ programmes. Students also benefit from the international mobility programme "Makovets", which has been operating since 2016 and covers countries of the Carpathian Basin — Hungary, Ukraine, Romania, Slovakia, and Serbia.
Education of international students	Education of foreign higher education applicants is not provided.

2. LIST OF EDUCATIONAL COMPONENTS AND THEIR LOGICAL SEQUENCE

2.1. List of Educational Programme Components

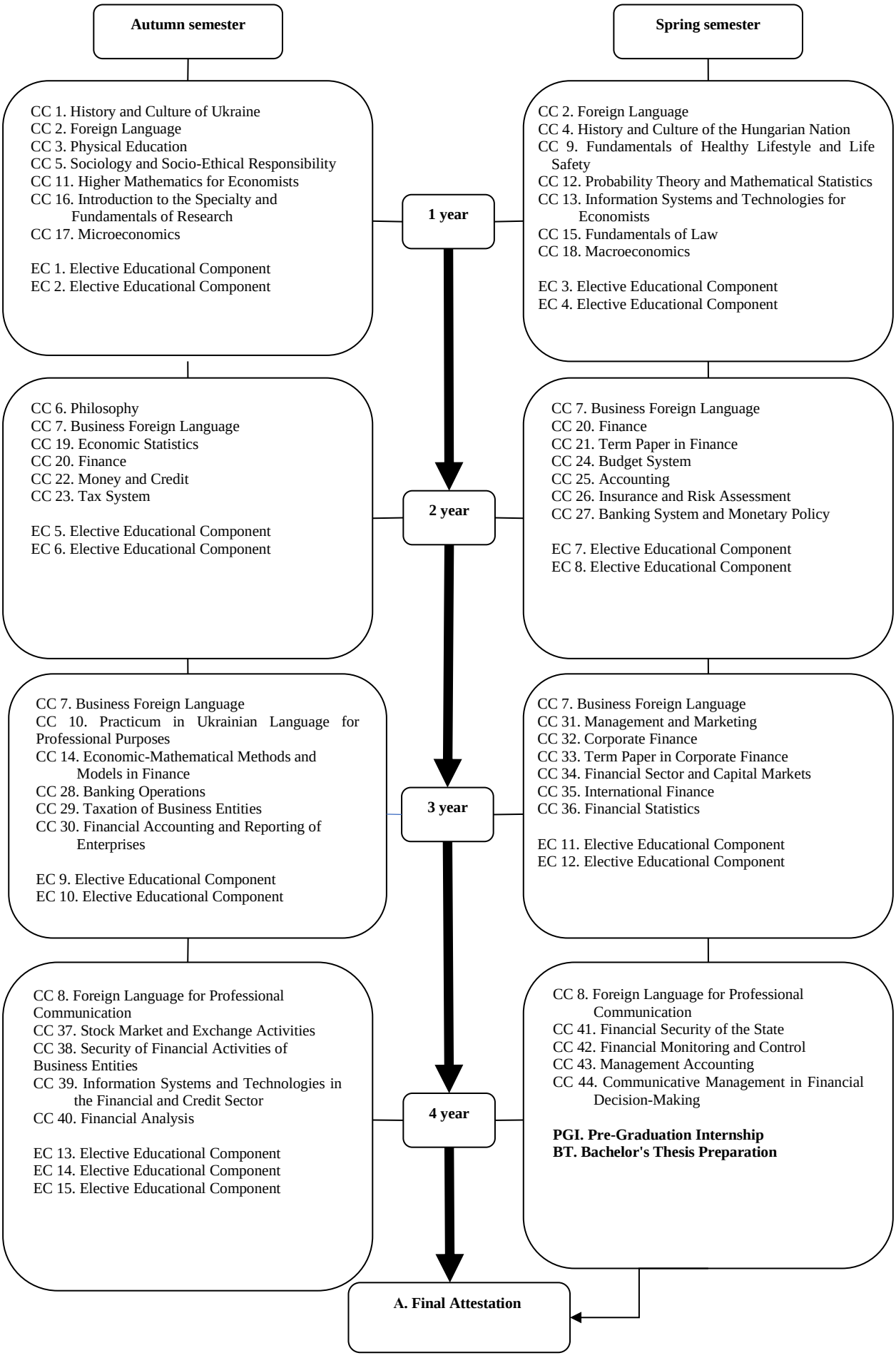
Code	Educational Programme Components	ECTS Credits	Forms of Final Course Assessment
1	2	3	4
Compulsory Programme Components (CC)			
General Preparation Cycle			
CC 1	History and Culture of Ukraine	3	Pass/Fail Asses.
CC 2	Foreign Language	6	Pass/Fail Asses., Exam
CC 3	Physical Education	3	Pass/Fail Asses.
CC 4	History and Culture of the Hungarian Nation	3	Pass/Fail Asses.
CC 5	Sociology and Socio-Ethical Responsibility	3	Exam
CC 6	Philosophy	3	Pass/Fail Asses.
CC 7	Business Foreign Language	12	Pass/Fail Asses.
CC 8	Foreign Language for Professional Communication	6	Pass/Fail Asses.
CC 9	Fundamentals of Healthy Lifestyle and Life Safety	3	Pass/Fail Asses.
CC 10	Practicum in Ukrainian Language for Professional Purposes	3	Pass/Fail Asses.
	Total - General Preparation Cycle	**45**	
Professional Preparation Cycle			
CC 11	Higher Mathematics for Economists	3	Exam
CC 12	Probability Theory and Mathematical Statistics	3	Pass/Fail Asses.
CC 13	Information Systems and Technologies for Economists	3	Exam
CC 14	Economic-Mathematical Methods and Models in Finance	3	Exam
CC 15	Fundamentals of Law	3	Exam
CC 16	Introduction to the Specialty and Fundamentals of Research	3	Exam
CC 17	Microeconomics	4	Exam
CC 18	Macroeconomics	4	Exam
CC 19	Economic Statistics	3	Exam
CC 20	Finance	8	Exam
CC 21	*Term Paper in Finance*	2	Graded Credit
CC 22	Money and Credit	4	Exam
CC 23	Tax System	4	Exam
CC 24	Budget System	3	Exam
CC 25	Accounting	4	Pass/Fail Asses.
CC 26	Insurance and Risk Assessment	3	Exam
CC 27	Banking System and Monetary Policy	4	Exam
CC 28	Banking Operations	4	Exam
CC 29	Taxation of Business Entities	4	Exam
CC 30	Financial Accounting and Reporting of Enterprises	5	Exam
CC 31	Management and Marketing	3	Pass/Fail Asses.
CC 32	Corporate Finance	4	Exam
CC 33	*Term Paper in Corporate Finance*	2	Graded Credit
CC 34	Financial Sector and Capital Markets	4	Exam
CC 35	International Finance	3	Exam
CC 36	Financial Statistics	3	Exam
CC 37	Stock Market and Stock Exchange Activity	4	Exam
CC 38	Security of Financial Activities of Business Entities	3	Exam

CC 39	Information Systems and Technologies in the Financial and Credit Sector	4	Exam
CC 40	Financial Analysis	4	Exam
CC 41	Financial Security of the State	3	Exam
CC 42	Financial Monitoring and Control	3	Exam
CC 43	Management Accounting	3	Exam
CC 44	Communicative Management in Financial Decision-Making	3	Exam
	Total — Professional Preparation Cycle	**120**	
Practical Training (PGI), Qualification Thesis Preparation (BT), and Final Attestation (A)			
PGI	Pre-Graduation Internship	6	Graded Credit
BT	Bachelor's Thesis Preparation	6	Defence
A	Final Attestation	3	
	Including:		
A1	Comprehensive foreign language exam	1	Exam
A2	Comprehensive qualification exam in the field of study	1	Exam
A3	Defence of a bachelor's thesis	1	Defence of a bachelor's thesis
	Total PGI, BT, A	**15**	
	Total compulsory components	**180**	
Elective Components (EC)			
EC 1	Elective Courses from the Institution-wide Catalogue	4	Pass/Fail Asses.
EC 2		4	Pass/Fail Asses.
EC 3		4	Pass/Fail Asses.
EC 4		4	Pass/Fail Asses.
EC 5		4	Pass/Fail Asses.
EC 6		4	Pass/Fail Asses.
EC 7		4	Pass/Fail Asses.
EC 8		4	Pass/Fail Asses.
EC 9		4	Pass/Fail Asses.
EC 10		4	Pass/Fail Asses.
EC 11		4	Pass/Fail Asses.
EC 12		4	Pass/Fail Asses.
EC 13		4	Pass/Fail Asses.
EC 14		4	Pass/Fail Asses.
EC 15		4	Pass/Fail Asses.
	Total elective components	**60**	
	Total scope of the educational programme	**240**	
	Fundamentals of National Resistance*		
FNR	Fundamentals of National Resistance	**3**	Graded Credit

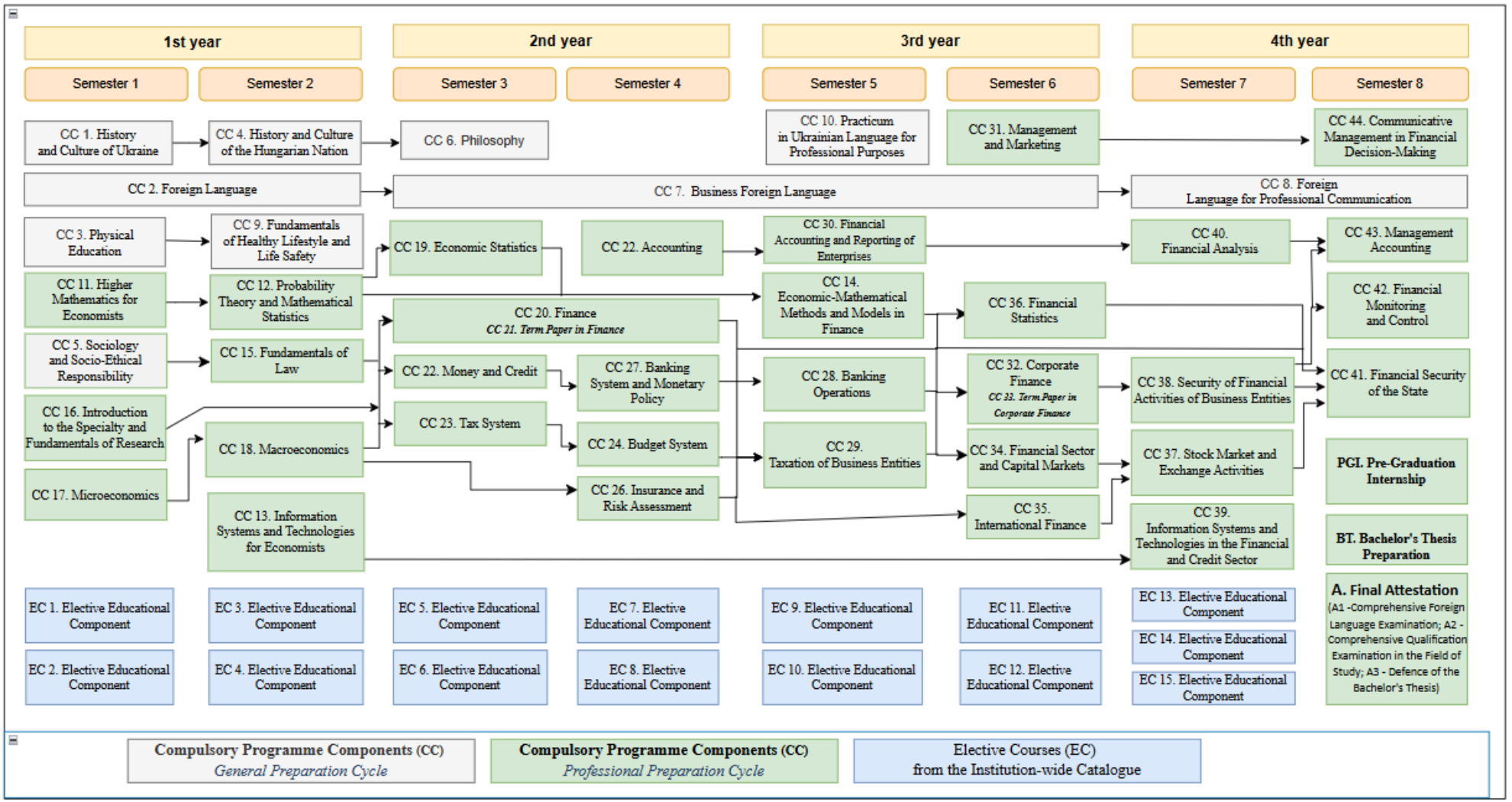
* The educational component "Fundamentals of National Resistance" is mandatory for higher education applicants, male citizens of Ukraine, who study full-time, in accordance with the Law of Ukraine No. 1702-IX of July 16, 2021 "On the Fundamentals of National Resistance" and the Order of the Ministry of Education and Science of Ukraine No. 1002 of June 30, 2026 on the Standard Program of the Discipline "Fundamentals of National Resistance".

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2.2. Structural and Logical Scheme of the EP


Autumn semester
Spring semester
CC 1. History and Culture of Ukraine
CC 2. Foreign Language
CC 3. Physical Education
CC 5. Sociology and Socio-Ethical Responsibility
CC 11. Higher Mathematics for Economists
CC 16. Introduction to the Specialty and Fundamentals of Research
CC 17. Microeconomics
EC 1. Elective Educational Component
EC 2. Elective Educational Component
1 year
CC 2. Foreign Language
CC 4. History and Culture of the Hungarian Nation
CC 9. Fundamentals of Healthy Lifestyle and Life Safety
CC 12. Probability Theory and Mathematical Statistics
CC 13. Information Systems and Technologies for Economists
CC 15. Fundamentals of Law
CC 18. Macroeconomics
EC 3. Elective Educational Component
EC 4. Elective Educational Component
CC 6. Philosophy
CC 7. Business Foreign Language
CC 19. Economic Statistics
CC 20. Finance
CC 22. Money and Credit
CC 23. Tax System
EC 5. Elective Educational Component
EC 6. Elective Educational Component
2 year
CC 7. Business Foreign Language
CC 20. Finance
CC 21. Term Paper in Finance
CC 24. Budget System
CC 25. Accounting
CC 26. Insurance and Risk Assessment
CC 27. Banking System and Monetary Policy
EC 7. Elective Educational Component
EC 8. Elective Educational Component
CC 7. Business Foreign Language
CC 10. Practicum in Ukrainian Language for Professional Purposes
CC 14. Economic-Mathematical Methods and Models in Finance
CC 28. Banking Operations
CC 29. Taxation of Business Entities
CC 30. Financial Accounting and Reporting of Enterprises
EC 9. Elective Educational Component
EC 10. Elective Educational Component
3 year
CC 7. Business Foreign Language
CC 31. Management and Marketing
CC 32. Corporate Finance
CC 33. Term Paper in Corporate Finance
CC 34. Financial Sector and Capital Markets
CC 35. International Finance
CC 36. Financial Statistics
EC 11. Elective Educational Component
EC 12. Elective Educational Component
CC 8. Foreign Language for Professional Communication
CC 37. Stock Market and Exchange Activities
CC 38. Security of Financial Activities of Business Entities
CC 39. Information Systems and Technologies in the Financial and Credit Sector
CC 40. Financial Analysis
EC 13. Elective Educational Component
EC 14. Elective Educational Component
EC 15. Elective Educational Component
4 year
CC 8. Foreign Language for Professional Communication
CC 41. Financial Security of the State
CC 42. Financial Monitoring and Control
CC 43. Management Accounting
CC 44. Communicative Management in Financial Decision-Making
PGI. Pre-Graduation Internship
BT. Bachelor's Thesis Preparation
A. Final Attestation

2.2. Structural and Logical Scheme of the EP (continued)



3. FORMS OF FINAL ATTESTATION FOR HIGHER EDUCATION STUDENTS

Forms of final attestation	The final attestation of students pursuing the bachelor's qualification in specialty D2 Finance, Banking, Insurance and Stock Exchange under EP "Financial Protection" consists of a Comprehensive Qualification Examination in the Field of Study, a Foreign Language Examination, and the defence of the Bachelor's Thesis. The assessment of candidates concludes with the award of a document conferring upon them the degree of Bachelor with the qualification of Bachelor of Finance, Banking, Insurance and Stock Exchange. The assessment is conducted openly and publicly.
Requirements for the Comprehensive Foreign Language Examination	The comprehensive examination in a foreign language assesses the achievement of learning outcomes defined by the Higher Education Standard and this educational programme, and is aimed at evaluating applicants' ability to use English in academic, business, and professionally oriented situations, in particular in the field of finance, banking, and insurance. The examination is integrated in nature and covers the content of the language training educational components ("Foreign Language", "Business Foreign Language", and "Foreign Language for Professional Communication"), involving the assessment of general, business, and professional foreign-language competence, along with the completion of a practical communicative task.
Requirements for the Comprehensive Qualification Examination in the Field of Study	The Comprehensive Qualification Examination in the Field of Study tests the attainment of the programme learning outcomes defined by the Higher Education Standard of Ukraine for the first (Bachelor) level, field of knowledge 07 "Management and Administration", specialty 072 "Finance, Banking and Insurance", the NQF, as well as this Educational Programme. It includes subject-matter questions that determine the level of mastery of the professional competencies.
Requirements for the Bachelor's Thesis	The Bachelor's Thesis envisages the independent solution of a complex task or comprehensive problem in the field of finance, banking, insurance and stock exchange, accompanied by research and/or the application of innovative approaches, and characterised by uncertainty of conditions and requirements. The Bachelor's Thesis must not contain academic plagiarism, falsification, fabrication or any form of cheating. The Bachelor's Thesis is deposited in the institutional repository and library.

4. MATRIX OF ALIGNMENT BETWEEN PROGRAMME COMPETENCIES AND EDUCATIONAL PROGRAMME COMPONENTS

	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 14	CC 15	CC 16	CC 17	CC 18	CC 19	CC 20	CC 21	CC 22	CC 23	CC 24	CC 25	CC 26	CC 27	CC 28	CC 29	CC 30	CC 31	CC 32	CC 33	CC 34	CC 35	CC 36	CC 37	CC 38	CC 39	CC 40	CC 41	CC 42	CC 43	CC 44	FNR	PGI	BT
GC 01	+			+	+	+					+	+		+		+	+	+	+	+	+	+			+	+	+	+		+	+	+	+	+	+	+			+	+	+				+	+
GC 02					+		+	+	+	+			+	+			+	+	+	+	+		+	+	+	+	+	+	+	+	+	+		+		+		+	+	+		+	+	+	+
GC 03																+					+										+		+											+	+
GC 04		+					+	+																											+		+			+						
GC 05													+						+																		+		+		+			+			+
GC 06														+						+	+											+			+					+					+	+
GC 07	+	+		+	+	+	+	+		+	+	+			+	+				+	+	+	+	+	+	+	+	+	+		+	+	+	+	+				+	+	+		+		+	+
GC 08													+	+		+			+	+	+			+	+	+		+		+	+	+	+	+	+	+	+	+		+	+	+	+			+	+
GC 09	+		+	+	+				+	+				+		+	+	+		+	+										+	+	+	+	+	+		+		+	+	+		+		+	+
GC 10			+					+	+	+																					+													+		+	
GC 11							+	+		+																																			+		+	+
GC 12	+	+	+	+	+		+				+	+		+		+				+	+				+		+			+		+	+	+		+				+	+			+		+	+
GC 13	+			+	+	+									+	+							+					+																			
GC 14	+		+	+	+	+			+							+				+		+					+																			
GC 15					+										+	+							+	+					+									+			+	+					+
GC 16																																														+		
SC 01																	+	+	+	+	+	+	+	+	+	+				+						+				+							+
SC 02																				+	+		+	+		+							+	+	+	+	+				+						+
SC 03																				+	+		+	+		+	+	+	+				+	+	+			+	+		+	+			+			+
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SC 05																								+			+	+	+					+													+
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SC 11							+	+		+					+	+				+	+	+		+	+		+			+				+	+	+		+				+		+		+	+
SC 12																									+			+		+		+	+					+		+			+				+
SC 13																										+		+	+			+	+				+	+				+	+				+
SC 14																														+							+	+									+
SC 15														+								+										+	+	+	+	+	+			+	+						+

5. MATRIX OF ALIGNMENT BETWEEN PROGRAMME LEARNING OUTCOMES (PLO) AND EDUCATIONAL PROGRAMME COMPONENTS

	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 14	CC 15	CC 16	CC 17	CC 18	CC 19	CC 20	CC 21	CC 22	CC 23	CC 24	CC 25	CC 26	CC 27	CC 28	CC 29	CC 30	CC 31	CC 32	CC 33	CC 34	CC 35	CC 36	CC 37	CC 38	CC 39	CC 40	CC 41	CC 42	CC 43	CC 44	FNR	PGI	BT
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																+																												+				
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PLO 19								+								+				+	+																							+		+	+
PLO 20																															+													+		+	
PLO 21	+			+											+	+																					+										
PLO 22	+			+	+										+																															
PLO 23			+		+				+											+															+											+
PLO 24																										+		+	+	+						+	+					+	+	+				+
PLO 25																												+				+	+				+	+				+	+				+
PLO 26																						+					+	+						+			+					+				+
PLO 27																																													+		

6. LIST OF NORMATIVE DOCUMENTS UNDERPINNING THE EDUCATIONAL PROGRAMME

1. Про освіту: Закон України від 05.09.2017 № 2145-VIII зі змінами від 25.02.2025. URL: https://zakon.rada.gov.ua/laws/show/2145-19#Text
2. Про вищу освіту: Закон України від 01.07.2014 № 1556-VII зі змінами від 19.12.2024. URL: https://zakon.rada.gov.ua/laws/show/1556-18#Text
3. Європейська кредитна трансферна накопичувальна система: Довідник користувача. URL: https://erasmusplus.org.ua/wp-content/uploads/2016/01/2016_ECTS_Users_Guide-2015_Ukrainian_translation.pdf
4. Класифікатор професій ДК 003:2010 (у редакції від 13.12.2024). URL: https://zakon.rada.gov.ua/rada/show/va327609-10#Text
5. Класифікація видів економічної діяльності ДК 009:2010: Класифікатор від 11.10.2010 № 457 (у редакції від 04.01.2023). URL: https://zakon.rada.gov.ua/rada/show/vb457609-10#Text
6. Методичні рекомендації щодо розроблення стандартів вищої освіти: Схвалено сектором вищої освіти Науково-методичної ради Міністерства освіти і науки України протокол № 19 від 23.11.2017. URL: https://mon.gov.ua/static-objects/mon/sites/1/vishcha-osvita/rekomendatsii-1648.pdf
7. Національна рамка кваліфікацій: Додаток до постанови Кабінету Міністрів України від 23.11.2011 р. № 1341 (у редакції від 02.07.2020). URL: https://zakon.rada.gov.ua/laws/show/1341-2011-%D0%BF#Text
8. Про особливості запровадження переліку галузей знань і спеціальностей, за якими здійснюється підготовка здобувачів вищої освіти, затвердженого постановою Кабінету Міністрів України від 29 квітня 2015 року № 266: наказ МОН України від 06.11.2015 № 1151. URL: https://zakon.rada.gov.ua/laws/show/z1460-15#Text
9. Стандарт вищої освіти України для першого (бакалаврського) рівня освіти галузі знань 07 Управління та адміністрування, спеціальності 072 «Фінанси, банківська справа та страхування», затвердженого наказом Міністерства освіти і науки України від 24.05.2019 р. № 729. URL: https://mon.gov.ua/static-objects/mon/sites/1/vishcha-osvita/zatverdzeni%20standarty/2019/05/28/072-finansi-bankivska-sprava-ta-strakhuvannya-bakalavr.pdf
10. Стандарти і рекомендації щодо забезпечення якості в Європейському просторі вищої освіти (ESG). URL: https://www.britishcouncil.org.ua/sites/default/files/standards-and-guidelines_for_qa_in_the_ehea_2015.pdf
11. EQF-LLL – European Qualifications Frameworkfor Lifelong Learning. URL: https://ec.europa.eu/ploteus/sites/eac-eqf/files/brochexp_en.pdf
12. Зміни, що вносяться до стандартів вищої освіти для першого (бакалаврського) рівня вищої освіти: Наказ МОН України від 28.05.2021 р. № 593 URL: https://mon.gov.ua/static-objects/mon/sites/1/vishcha-osvita/zatverdzeni%20standarty/2021/06/08/Nakaz-593.vid.28.05.2021.pdf
13. Про внесення змін до деяких стандартів вищої освіти: Наказ МОН України від 13.06.2024 р. № 842. URL: https://mon.gov.ua/static-objects/mon/sites/1/vishcha-osvita/zatverdzeni%20standarty/2024/Nakaz-842.vid.13.06.2024.pdf
14. Про затвердження програми предметного тесту з обліку та фінансів єдиного фахового вступного випробування: Наказ МОН України від 11.02.2022 р. № 154. URL: https://zakon.rada.gov.ua/rada/show/v0154729-22#Text
15. Про внесення змін до переліку галузей знань і спеціальностей, за якими здійснюється підготовка здобувачів вищої освіти: Постанова КМУ від 16.12.2022 № 1392. URL: https://zakon.rada.gov.ua/laws/show/1392-2022-%D0%BF#Text
16. Про внесення змін до деяких стандартів вищої освіти: Наказ МОН України № 842 від 13.06.2024 https://mon.gov.ua/npa/pro-vnesennia-zmin-do-deiakykh-standartiv-vyshchoi-osvity842
17. Про внесення змін до переліку галузей знань і спеціальностей, за якими здійснюється підготовка здобувачів вищої та фахової передвищої освіти: Постанова КМУ від 30.08.2024 № 1021. URL: https://zakon.rada.gov.ua/laws/show/1021-2024-%D0%BF#Text
18. Про затвердження Порядку проведення базової загальновійськової підготовки громадян України, які здобувають вищу освіту, та поліцейських: Постанова КМУ від 21.06.2024 № 734. URL: https://zakon.rada.gov.ua/laws/show/734-2024-%D0%BF#Text

19. Закон України «Про основи національного спротиву» від 16.07.2021 №1702-IX, із змінами, внесеними Законом України №4826-IX від 25.03.2026. [URL: https://zakon.rada.gov.ua/laws/show/1702-20#Text].
20. Наказ Міністерства освіти і науки України від 30.06.2026 №1002 «Про затвердження Типової програми навчальної дисципліни “Основи національного спротиву”.