

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

APPROVED BY THE ACADEMIC COUNCIL

of the Ferenc Rakoczi II Transcarpathian
Hungarian University
Minutes No. 3 of 24.04.2025

As amended and supplemented, approved
by the Academic Council,
Minutes No. 5 of 30.05.2025
Minutes No. 5 of 27.05.2026
Minutes No. 7 of 25.08.2026

Enacted by Order of the Rector
No. 92 of 26.08.2026

Chairperson of the Academic Council
_____ S.S. Chernychko

**EDUCATIONAL AND PROFESSIONAL PROGRAMME
“*FINANCIAL PROTECTION*”**

LEVEL OF HIGHER EDUCATION	FIRST (BACHELOR'S)
DEGREE OF HIGHER EDUCATION	BACHELOR
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

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 p.

3. Head of the Student Enrolment Office

_____ Zsuzhanna FIZESHI

_____ 2026 p.

4. Head of the Quality Assurance in Higher Education Office

_____ Adalbert RATS

_____ 2026 p.

5. Vice-Rector for Academic and Methodological Affairs

_____ Oleksandr BERGHAUER

_____ 2026 p.

6. Vice-Rector for Research and Quality of Education

_____ Imre SAKAL

_____ 2026 p.

7. Rector

_____ Stepan CHERNYCHKO

_____ 2026 p.

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 Hungarian University;

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

4. *Viktoriia Makarovych* – Doctor of Economic Sciences, Associate Professor, 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 Educational Programme “Financial Protection” was developed based on the EP “Financial Security” (specialty 072) in connection with bringing the name into conformity with the requirements of Article 9¹ of the Law of Ukraine "On Higher Education" (Law No. 3642-IX of 23.04.2024) and changes in the classification of specialities (Resolution of the Cabinet of Ministers of Ukraine No. 1021 of 30.08.2024). The new name was agreed upon by the letter of the Ministry of Education and Science of Ukraine No. 3/4575-25 of 29.05.2025. The Programme is registered in the USEED (Unified State Electronic Database on Education) as a new educational programme; the first cohort of students was enrolled in the 2025/2026 academic year.

The Educational Programme was approved at the meeting of the Department of Accounting and Auditing, Minutes No. 9 of 23.04.2025.

The Programme update takes into account:

The Higher Education Standard of Ukraine for the first (bachelor's) level, 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 of 24.05.2019 (as amended by Orders of the MES of Ukraine No. 593 of 28.05.2021 and No. 842 of 13.06.2024);

Order of the MES of Ukraine No. 1362 of 15.10.2025 "On Approval of the Subject Test Programme in Accounting and Finance for the Unified Specialised Entrance Examination";

Resolution of the Cabinet of Ministers of Ukraine No. 1392 of 16.12.2022 "On Amendments to the List of Fields of Knowledge and Specialities";

Resolution of the Cabinet of Ministers of Ukraine No. 1021 of 30.08.2024 "On Amendments to the List of Fields of Knowledge and Specialities for Higher and Professional Pre-Higher Education";

Order of the MES of Ukraine No. 760 of 11.05.2026 "On Amendments to the Methodological Recommendations for the Development of Higher Education Standards";

Order of the MES of Ukraine No. 1734 of 31.12.2025 "On Approval of Methodological Recommendations on the Alignment of Educational Programmes with Specialities and ISCED-F 2013 Detailed Fields";

Resolution of the Cabinet of Ministers of Ukraine No. 1387 of 29.10.2025 "On Certain Issues of the Unified Qualifications Register — Classification of Occupations";

Law of Ukraine No. 1702-IX of July 16, 2021 "On the Fundamentals of National Resistance";

Law of Ukraine No. 4826-IX of 25.03.2026 "On Amendments to Certain Laws of Ukraine Regarding Certain Issues of the Preparation of Citizens for National Resistance" (entered into force on 12.04.2026);

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".

The updated content and supplements to the Educational Programme were approved at meetings of the Department of Accounting and Auditing: Minutes No. 10 of 29.05.2025; Minutes No. 10 of 24.04.2026, Minutes No. 1 of 21.08.2026.

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
Degree of higher education and name of qualification in the original language	<i>Degree of higher education:</i> Bachelor <i>Educational qualification:</i> 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
Speciality (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
ISCED-F 2013 Code	ISCED-F 2013 Code: 0412 – Finance, banking and insurance The alignment of the Educational Programme with the ISCED-F 2013 code was determined based on the dominant content principle, taking into account the programme's objectives, programme learning outcomes, and the expected professional activities of graduates. The dominant subject content of the Educational Programme covers the patterns of functioning of financial systems, banking, insurance, and the stock exchange as the main objects of study and the expected professional activities of graduates. The name "Financial Protection" reflects the specialised focus within this field — developing graduates' ability to identify financial risks and threats and to ensure the financial stability of economic entities. Based on the dominant content and professional roles of the graduate, the classification as 0412 (Finance, banking and insurance) is correct.
Type of diploma and scope of the programme	Bachelor's diploma, single, 240 ECTS credits. Duration of study: 3 years and 10 months.
Accreditation status	The Educational Programme has been implemented since 1 September 2025; National Agency for Higher Education Quality Assurance, Ukraine; Scheduled initial accreditation in 2029.
Cycle/level*	National Qualifications Framework of Ukraine — Level 6; FQ-EHEA — First cycle; EQF-LLL — Level 6.
Prerequisites	Full general secondary education. Admission requirements are determined by the Admission Rules of the University (https://kmf.uz.ua/uk/).

Language 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 of the educational programme	Until the next review, in accordance with the validity period of the accreditation certificate.
URL 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	To train specialists in finance, banking, insurance and the stock exchange who possess contemporary theoretical knowledge and practical skills, the capacity for self-directed learning and self-development, and can solve applied tasks in the field of financial protection, identify financial risks, assess threats, and develop and implement effective solutions for ensuring the financial stability of business entities and public sector institutions in the context of decentralisation, digitalisation, and European integration transformations. Learning objectives: to train specialists capable of solving complex specialised tasks and applied problems characterised by complexity and a degree of uncertainty, both in professional activities in the field of finance, banking, insurance and stock exchange, and in the learning process.
3 – Characteristics of the Educational Programme	
Subject area (field of knowledge, speciality, specialisation (if applicable))	<i>Field of knowledge:</i> D Business, Administration and Law <i>Specialty:</i> D2 Finance, Banking, Insurance and Stock Exchange <i>Qualification:</i> 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 (47 credits, 20%); the professional preparation cycle (121 credits, 50%); and the components of practical training and qualification work preparation (12 credits, 5%). 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 financial relations entities — in particular the state, business and households — as well as skills necessary for the analysis, modelling and forecasting of financial processes, the assessment of financial risks and threats, and the adoption and implementation of effective professional decisions. The Programme provides for the possibility of employability and further education and career advancement at the level of master's programmes of a professional or research orientation. <i>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, state financial security.</i>
Distinctive features of the programme	The EP is built on the results of cutting-edge 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; and aims to train specialists capable of comprehensively solving applied tasks of ensuring the financial protection of financial relations entities. A distinctive feature of the EP is the provision of bilingual teaching for some educational components. The Programme also provides an opportunity to gain advanced knowledge with an emphasis on developing a theoretical foundation and practical skills in diagnosing threats and dangers to financial systems, using innovative simulation modelling technologies in a virtual environment and e-learning, as well as involving practitioner-specialists 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 necessary professional competencies for research and practical work, which are in demand in any sphere of activity (business,

	public sector entities, public service, non-profit organisations, etc.) where analytical competencies must be applied and complex professional decisions must be made under conditions of uncertainty in 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	Contemporary approaches to learning are applied in the teaching process: student-centred learning, self-learning, problem-based learning using blended (active, interactive and remote) forms of instruction, combined with extracurricular (independent) work with the possibility of consultation with the lecturer, and practical training. The educational process is based on an individual creative approach and draws on the research findings of leading scholars, the study of official state statistical information, statistical information of financial departments of local self-governance bodies, public organisations and financial reports of business entities. The teaching process includes both traditional and innovative methods and technologies: lectures, practical and laboratory classes, seminars and workshops based on interactive methods, forms and techniques (virtual business games, brainstorming, interview method, small group work, presentations of independent research). Qualified practitioner-specialists are regularly involved in teaching.
Assessment	A cumulative point-rating system providing for the assessment of students for all types of in-class and extracurricular educational activity aimed at mastering the educational workload of the educational programme: current and summative 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. Current assessment is carried out during seminar and practical classes, independent study of educational components, and modular control papers. Summative assessment consists of examinations, credits and graded credits, taking into account accumulated current modular assessment scores; defence of practical training reports; and defence of term papers and qualification/degree papers. Attestation consists of passing a comprehensive examination in the speciality, a foreign language examination, and defence of the qualification work.
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. GC16. Ability to participate in National Resistance¹ / Ability to remain resilient, critically evaluate information, and interact responsibly with others in emergency and crisis situations².
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. 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.

¹ for full-time students

² for part-time students

	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. <i>Additional special (professional) competencies provided by the EP:</i> 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.
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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 national resistance and the ability to apply them in practice³ / Apply basic resilience skills for responsible and coordinated actions during emergencies and crises⁴.

8 – Resources for Programme Implementation

Academic staff	The core teaching staff of the Educational Programme consists of academic staff of the departments of the Ferenc Rakoczi II Transcarpathian Hungarian University. The lecturers teaching within the Programme are active and recognised scholars who publish in national and international scientific journals and possess relevant professional competence and experience in teaching, research, and pedagogical activity. Academic staff undergo professional development at least once every five years. The practice-oriented nature of the EP envisages the broad involvement of practitioner-specialists in the field of the EP, as well as the engagement of highly competent experts, including representatives of professional unions and associations and foreign specialists, thereby reinforcing the synergetic connection between theoretical and practical training. Teaching of educational components in Hungarian or English is provided by lecturers who command the relevant language at a level no lower than B2, as confirmed by a relevant document. The Programme Guarantor and the academic staff responsible for implementing the EP
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³ for full-time students

⁴ for part-time students

		meet the requirements set out in the Licensing Conditions for Educational Activity.
Material and technical support		The available premises meet the regulated floor space standards. The educational process under the EP is fully supported by teaching rooms and laboratories equipped with multimedia equipment. Specialised computer classrooms with the necessary software and unlimited open internet access are available for practical and laboratory work, information search and results processing. Recreational and wellness infrastructure is available (2 canteens, a sports ground, a sports hall, a fitness room, a medical office, etc.).
Information and educational-methodological support		The official website of the University contains information on educational programmes, academic, research and educational activities, structural units, admission rules, contacts, etc. The information and educational-methodological support for EP “Financial Protection” in training specialists in speciality D2 Finance, Banking, Insurance and Stock Exchange meets the licensing requirements, has up-to-date content, is based on contemporary information and communication technologies, and is posted on the official University website. The language of instruction is indicated in the syllabuses of the relevant educational components. Students have unlimited internet access (Wi-Fi covers the entire University); a research library, a repository, and reading rooms; academic schedules; and educational-methodological support for educational components. The University uses the “IRIS” learning management system.
9 – Academic Mobility		
National mobility	credit	Academic mobility is carried out on a general basis within Ukraine based on bilateral agreements between the Ferenc Rakoczi II Transcarpathian Hungarian University and partner institutions.
International mobility	credit	International credit mobility is carried out based on bilateral agreements between the Ferenc Rakoczi II Transcarpathian Hungarian University and higher education institutions of partner countries, in particular through cooperation agreements with universities in Poland, Slovakia, Hungary, Romania, Turkey, etc. Academic staff of the University participating in the training of specialists under the EP have the opportunity to enhance their qualifications through participation in Erasmus+ programmes. Students also benefit from the “Mákovéc” international mobility programme, operating since 2016, which extends to the countries of the Carpathian Basin – Hungary, Ukraine, Romania, Slovakia and Serbia.
Education of international students		The programme is not currently offered to international students.

2. LIST OF EDUCATIONAL COMPONENTS AND THEIR LOGICAL SEQUENCE

2.1. List of Educational Programme Components

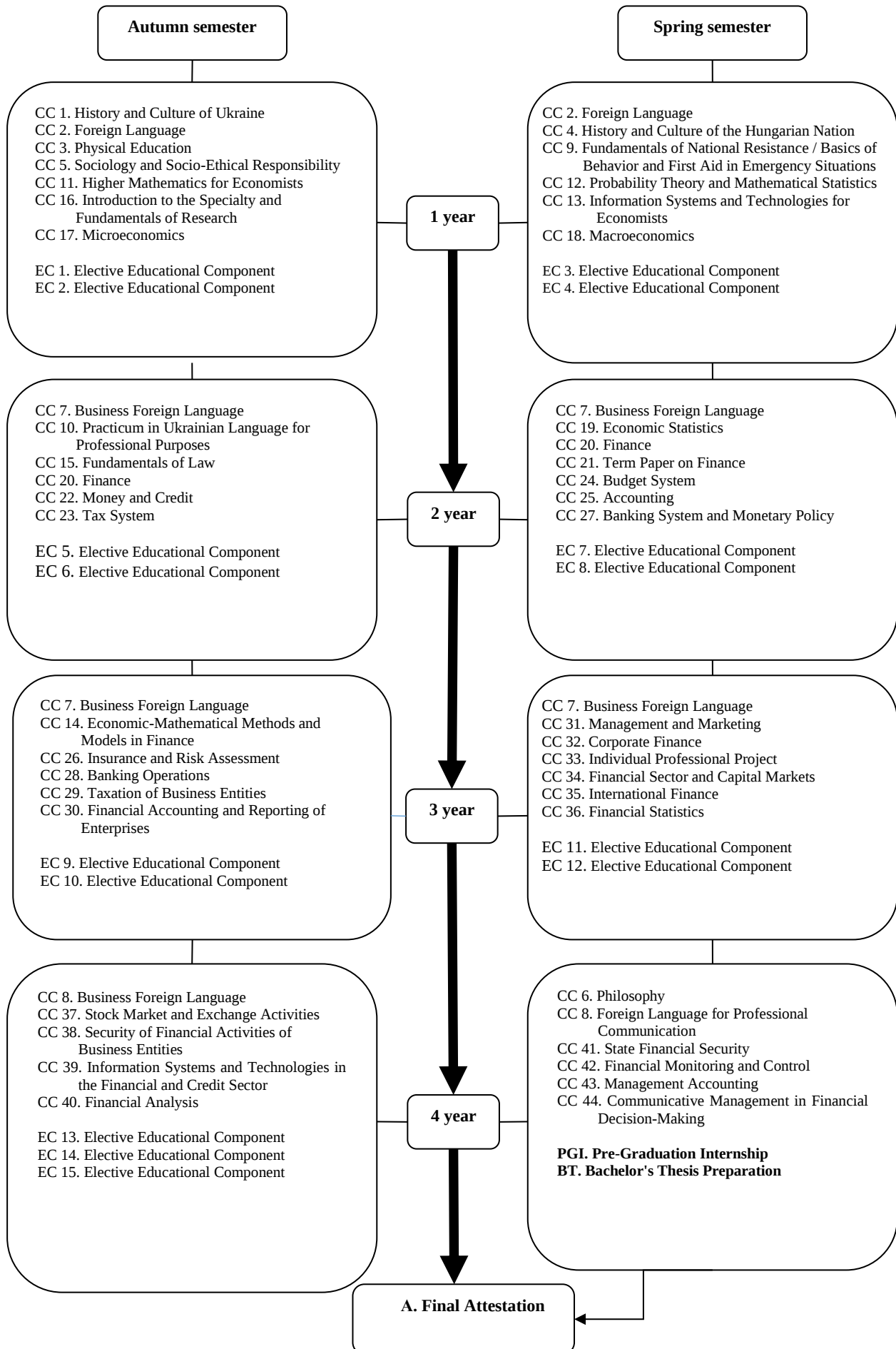
Code	Educational Programme Components	ECTS Credits	Forms of Final Course Assessment
	Compulsory Programme Components (CC)		
	<i>General Preparation Cycle</i>		
CC 1	History and Culture of Ukraine	3	Pass/Fail Asses.
CC 2	Foreign Language	6	Pass/Fail Asses., Exam
CC 3	Physical Education	3	Pass/Fail Asses.
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 National Resistance ⁵ / Basics of Behaviour and First Aid in Emergency Situations ⁶	5	Graded Credit
CC 10	Practicum in Ukrainian Language for Professional Purposes	3	Pass/Fail Asses.
	Total — General Preparation Cycle	47	
	<i>Professional Preparation Cycle</i>		
CC 11	Higher Mathematics for Economists	3	Exam
CC 12	Probability Theory and Mathematical Statistics	3	Exam
CC 13	Information Systems and Technologies for Economists	4	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	Pass/Fail Asses., Exam
CC 21	Term Paper on Finance	1	Graded Credit
CC 22	Money and Credit	4	Exam
CC 23	Tax System	4	Exam
CC 24	Budget System	4	Exam
CC 25	Accounting	4	Pass/Fail Asses.
CC 26	Insurance and Risk Assessment	4	Exam
CC 27	Banking System and Monetary Policy	4	Exam
CC 28	Banking Operations	4	Exam
CC 29	Taxation of Business Entities	4	Exam

⁵ for full-time students

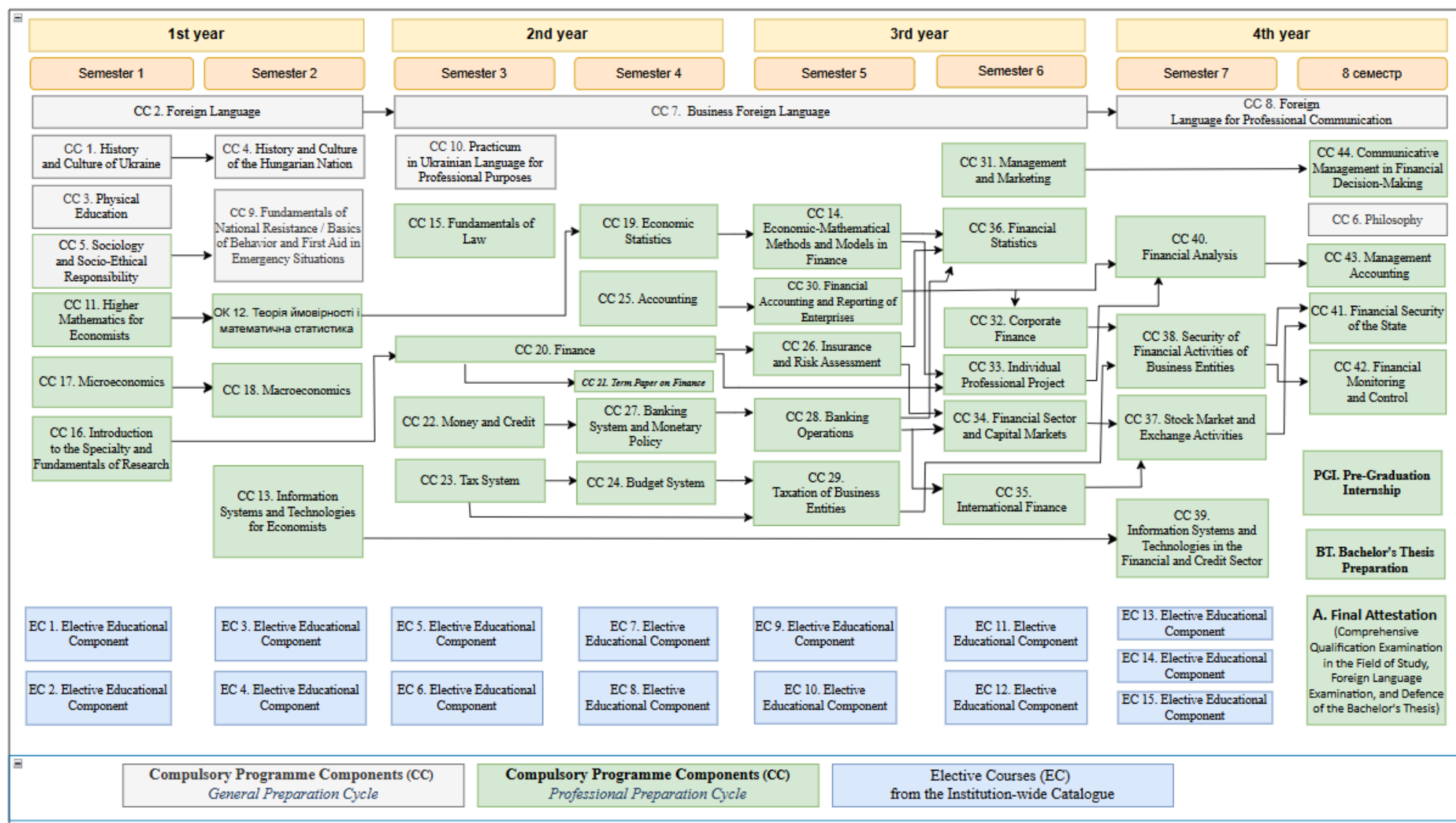
⁶ for part-time students

Code	Educational Programme Components	ECTS Credits	Forms of Final Course Assessment
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	Individual Professional Project	1	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 Exchange Activities	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	State Financial Security	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	121	
PGI	Pre-Graduation Internship	6	Graded Credit
BT	Bachelor's Thesis Preparation	6	Defence
	Total compulsory components	180	
	Elective Components (EC)		
EC 1	Elective Courses from the University-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	

2.2. Structural and Logical Scheme of the EP



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 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 Foreign Language Examination	The foreign language examination includes a set of subject-matter questions designed to test students' level of knowledge, skills and abilities necessary for effective oral and written communication in a foreign language in a professional environment.
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 University's 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	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	+		+	+	+	+										+				+		+					+																				
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GC 16									+																																						
SC 01																	+	+	+	+	+	+	+	+	+	+	+	+		+					+				+						+		
SC 02																				+	+		+	+		+								+	+	+	+	+			+					+	
SC 03																				+	+		+	+		+	+	+	+		+		+	+		+	+	+	+	+			+		+		
SC 04											+	+		+																					+				+	+							
SC 05																								+				+	+	+						+											+
SC 06													+	+																		+					+	+		+	+						
SC 07																										+						+						+		+		+	+		+	+	
SC 08																							+	+		+	+	+	+						+			+			+	+					
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SC 11							+	+		+					+	+				+	+	+		+	+		+		+					+	+	+	+		+			+	+	+	+	+	
SC 12																										+			+		+		+		+	+		+		+					+	+	
SC 13																											+		+	+		+		+	+		+	+			+	+				+	
SC 14																																	+				+	+								+	
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5. MATRIX OF ALIGNMENT BETWEEN PROGRAMME LEARNING OUTCOMES 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	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										+																				+		+								+			+	+	+	+	
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PLO 14						+						+		+					+	+	+	+											+	+		+	+		+	+	+				+		
PLO 15		+					+	+																																							
PLO 16																													+	+	+						+					+		+	+	+	+
PLO 17																	+																											+			
PLO 18								+		+							+			+	+																						+	+	+	+	
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. 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>
7. 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>
8. 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>
9. 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
10. EQF-LLL – European Qualifications Framework for Lifelong Learning. URL: https://ec.europa.eu/ploteus/sites/eac-eqf/files/brochexp_en.pdf
11. 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>
12. 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>
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 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>
15. Методичні рекомендації щодо розроблення стандартів вищої освіти: Наказ МОН України від 27.03.2025 №512 (у редакції Наказу МОНУ від 11.05.2026 №760) URL: <https://mon.gov.ua/static-objects/mon/sites/1/vishcha-osvita/2026/05/metodicni-zmini.pdf>
16. Лист МОН України від 29.05.2025 №3/4575-25 «Про приведення у відповідність до вимог законодавства назв освітніх програм».
17. Про затвердження програми предметного тесту з обліку та фінансів єдиного фахового вступного випробування для вступу на навчання для здобуття ступеня магістра на основі НПК 6, НПК 7: Наказ МОН України від 11.10.2025 р. № 1362. URL: <https://mon.gov.ua/static-objects/mon/sites/1/vishcha-osvita/vstup-2026/prohramy-jefvv/programa-jefvv-oblik-i-finansi-2025.pdf>
18. Деякі питання функціонування Єдиного реєстру кваліфікацій – Класифікатора професій: Постанова КМУ від 29.10.2025 №1387.
19. Про затвердження Методичних рекомендацій щодо відповідності освітніх програм спеціальностям, за якими здійснюється підготовка здобувачів вищої освіти, та деталізованим галузям Міжнародної стандартної класифікації освіти ISCED-F 2013 та описів предметних областей спеціальностей, за якими здійснюється підготовка здобувачів вищої освіти: Наказ МОН України від 31.12.2025 р. №1734.
20. Закон України «Про основи національного спротиву» від 16.07.2021 №1702-IX, із змінами, внесеними Законом України №4826-IX від 25.03.2026. <https://zakon.rada.gov.ua/laws/show/1702-20#Text>
21. Про внесення змін до деяких законів України щодо окремих питань підготовки громадян України до національного спротиву Закон України від 25.03.2026 № 4826-IX. <https://zakon.rada.gov.ua/laws/show/4826-20#Text>
22. Наказ Міністерства освіти і науки України від 30.06.2026 №1002 «Про затвердження Типової програми навчальної дисципліни “Основи національного спротиву”».