

**Joint stock company
ALT University named after Mukhametzhan Tynyshpayev**



APPROVED
by the US ALT ot solution
" _27_ " __03__2025y. (Protocol no._8_)
President-Rector
Zharmagambetova M.S.

EDUCATIONAL PROGRAM

Name: 6B04148-Finance

Level of training: Bachelor course

Training area code and classification: 6B041-Business and Management

Code and group of educational programs: B046 Finance, Economics, Banking and Insurance

Date of registration in the Registry: 15.07.2025

Registration number: 6B04100776

Almaty, 2025

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1. INFORMATION ABOUT THE REVIEW, APPROVAL AND APPROVAL OF THE PROGRAM, DEVELOPERS, EXPERTS AND REVIEWERS

1 DEVELOPED:		
<i>Associate professor, Candidate of Technical Sciences</i>	_____ (signature)	Mussaliyeva R.
<i>Associate professor ALT, PhD in Economics</i>	_____ (signature)	Sugurova A.
<i>Senior lecturer, Master of Economic Sciences</i>	_____ (signature)	Demeuova K.
<i>"KazAgroFinance" JSC</i>	_____ (signature)	Igenbayeva K.
<i>Student from the 2nd year, group EiM-24-1</i>	_____ (signature)	Baimurat N.
2 EXPERTS:		
<i>Head of the Southern Regional Department of the Financial Revision Department of "NC "KTZ" JSC, Candidate of Economic Sciences.</i>	_____ (signature)	Appakova A.
<i>Chief Accountant of "Shyngar Trans" LLP</i>	_____ (signature)	Myrzakhanova T.
3 REVIEWER:		
<i>Financial Director of "Elim Consulting" LLP</i>	_____ (signature)	Abdi A.
4 REVIEWED AND RECOMMENDED:		
<i>Meeting of the Joint Stock Company "Logistics and Transport Management" Protocol No. 1, " 17" 02 2025.</i>	_____ (signature)	Mussaliyeva R.
<i>Meeting of the COC-UMB of the Institute "Logistics and Management" Protocol No. 7, February 27, 2025</i>	_____ (signature)	Musaeva G.
<i>UMS meeting Protocol No. 4, " 20 "of March 2025</i>	_____ (signature)	Kozhabergenova A.

5 APPROVED by the Academic Council Decision No.8 of March 27,2025y

6 INTRODUCED for the first time

2. REGULATORY REFERENCES

The educational program is developed on the basis of the following legal acts and professional standards:

1. Law of the Republic of Kazakhstan "On Education" dated July 27, 2007 No. 319-III (with amendments and additions as of March 27, 2023).
2. National Qualifications Framework approved by the protocol of March 16, 2016 of the Republican Tripartite Commission on Social Partnership and Regulation of Social and Labor Relations.
3. Industry framework of qualifications in the field of "Education", approved by the Minutes of the Meeting of the Industry Commission of the Ministry of Education and Science of the Republic of Kazakhstan on social partnership and regulation of social and labor relations in the field of education and Science No. 3 dated November 27, 2019.
4. State Mandatory Standard of Higher Education (Order No. 66 of the Minister of Science and Higher Education of the Republic of Kazakhstan dated February 20, 2023).
5. Qualification directory of positions of managers, specialists and other employees, approved by Order No. 309 of the Minister of Labor and Social Protection of the Population of the Republic of Kazakhstan dated August 12, 2022.
6. Rules of organization of the educational process on credit technology of training in organizations of higher and (or) postgraduate education, approved by the Order of the Minister of the Ministry of Education and Science of the Republic of Kazakhstan No. 152 dated 20.04.2011. (with additions and amendments dated April 04, 2023 No. 145).
7. Classifier of training areas for personnel with higher and postgraduate education, approved by Order No. 569 of the Minister of Education and Science of the Republic of Kazakhstan dated October 13, 2018 (with amendments and additions as of June 05, 2020).
8. Algorithm for inclusion and exclusion of educational programs in the Register of Educational programs of Higher and Postgraduate Education, approved by Order No. 665 of the Minister of Education and Science of the Republic of Kazakhstan dated December 4, 2018 (with additions and amendments as of December 23, 2020 No. 536).
9. RI-ALT-33 "Regulations on the procedure for developing an educational program for higher and postgraduate education".
10. Professional standard: "Workforce Planning", NCE RK Ata-meken, approved by Order dated December 18, 2019, No. 255
11. Professional standard: "Activities in the field of planning and analysis of company resources", NPP RK Atameken, approved by order dated December 26, 2019, No. 263
- 12 Professional standard: "HR Analytics", NCE RK "Atameken", approved by Order dated December 18, 2019, No. 255
13. Professional standard: "Employer Brand", NPP RK "Atameken", approved by order dated December 18, 2019, No. 255
14. Professional standard: "Performance Management", National Chamber of Entrepreneurs of the Republic of Kazakhstan "Atameken", approved by Order No. 255 dated December 18, 2019

3. PASSPORT OF THE EDUCATIONAL PROGRAM

№	Field name	Note
a)	Registration number	6B04100776
b)	Code and classification of the field of education	6B04 – Business, Management and Law
c)	Code and classification of training	6B041 Business and management
d)	Code and group of educational programs	B046 Finance, economics, banking and insurance
e)	Name of the educational program	6B041 48 Finance
f)	Type of OP	New
g)	Goal of the OP	Training of highly qualified specialists in the field of finance with the skills of practical application of knowledge for effective planning, forecasting, regulation and organization of financial processes in companies in the real sector of the economy
h)	ISCED level	6
i)	NRK level	6
j)	ORC level	6
k)	Distinctive features of the OP	-
	Partner University (SOP)	-
	Partner University (DDOP)	-
l)	Form of study	Full
m)	-time Language of study	Kazakh, Russian
n)	Amount of credits	240
o)	Awarded	Bachelor of Business and Management degree in the educational program "6B0418 Finance"
p)	Availability of the appendix to the training area license	No.013 to KZ87LAA00036465 dated 28. 06. 2024
q)	Availability of OP accreditation	-
	Name of the accreditation body	-
	Validity period of accreditation	-

4. COMPETENCE MOMODEL OF THE GRADUATE

Competitive, intelligent financiers of a new formation, adapted to the changing realities of the labor market in the context of digitalization and new technologies, which are in demand in the practice of financial services of economic entities of various forms of ownership, banking structures, financial and credit institutions, financial authorities, insurance, venture, pension, leasing and other companies.

Objectives of the educational program:

1) formation of the worldview, civic and moral positions of the future specialist, competitive on the basis of proficiency in digital technologies, building communication programs in the state, Russian and foreign languages, orientation to a healthy lifestyle, self-improvement and professional success;

2) socio-cultural and professional development of the future financier's personality based on the formation of his worldview, civic and moral positions and the formation of a set of professional competencies;

3) development of the ability to interpersonal social and professional communication in the state, Russian and foreign languages, including using digital technologies and demonstrating critical thinking;

4) formation of readiness for self-development and continuing education, including building an individual educational trajectory taking into account the requirements of professional standards and changing the direction of professional activity, using the opportunities of mobility in the modern world;

5) development of professional qualities of the individual and formation of professional competencies in accordance with the requirements of professional standards.

Learning outcomes:

PO1 – To form civil and social responsibility through effective interaction in a multicultural and legal environment, compliance with standards and ensuring safety in the professional and social spheres;

PO2 - Effectively use digital, financial, analytical and communication tools in professional activities, ensuring accessibility and inclusiveness of the digital environment in accordance with the principles of sustainable development and the challenges of the modern economy.

PO3- Analyze the financial statements of organizations and develop proposals for optimizing resource management based on accounting and management accounting data.

PO4- Design financial models and business plans based on the results of management analysis and principles of financial management.

PO5- Evaluate investment projects, assets and financial instruments using modern information technologies and digital analytical platforms, taking into account profitability, risks and principles of sustainable development.

PO6 - Develop financial and insurance risk management strategies using quantitative and digital analysis methods.

PO7- Interpret financial and legal norms, tax legislation, and internal regulations of organizations, taking into account corporate ethics and behavioral characteristics of financial market participants.

RO8 - Formulate sound recommendations in the field of taxation, compliance and financial advice, taking into account the risks of unfair behavior, ethical standards and psychological aspects of decision-making.

RO9 - To assess the impact of the international financial environment and currency regulation on the activities of companies and banks.

RO10- Analyze financial statements according to international standards and apply modern digital banking tools in a global context.

RO11 - Use quantitative and statistical methods to analyze financial markets, evaluate the effectiveness of digital investment instruments, and justify management decisions in the digital economy.

RO12 – Develop financial strategies and advisory solutions taking into account macroeconomic factors, monetary regulation mechanisms, marketing analytics and modern digital technologies.

Professional activity: financial, economic planning and tax service of enterprises and organizations of various organizational forms, financial and economic activities of state bodies, including: Ministry of Finance of the Republic of Kazakhstan, National Bank of the Republic of Kazakhstan, Agency of the Republic of Kazakhstan for Regulation and Supervision of the Financial Market and Financial Organizations, ministries and departments, banks, stock exchanges state-funded organizations, collection organizations, investment funds, business entities of various organizational and legal forms, economic courts, as well as economic activities of research organizations

Objects of professional activity:

- financial transactions performed by enterprises and organizations of various organizational forms, state bodies;
- property and obligations of enterprises and organizations of various organizational forms, state bodies;
- financial and economic information;
- financial statements.

Types of professional activity:

- organizational and managerial;
- analytical information.
- settlement and economic activities;
- consulting company.
- entrepreneurial.

Functions of professional activity:

- collecting reporting and statistical information, processing data and preparing it for use by managers for making managerial decisions, investors, creditors, external and internal users;
- analysis and evaluation of alternative solutions for financing, lending, borrowing, pricing, investment, and production methods;
- management and control over the financial and financial-economic activities of enterprises and institutions of the public and private sectors of the economy as a whole;
- checking the compliance of the organization and management of financial and credit relations with legislative and regulatory acts, as well as providing consulting services;
- development of regulatory acts regulating financial relations between economic agents.

List of specialist positions:

economist, financier, accountant, financial manager, financial analyst and CFO

Professional certificates obtained at the end of training: 1Sbuchalter

Requirements for the previous level of education: general secondary, professional, post-secondary, higher education (bachelor's degree).

In the course of training, students undergo various types of professional practice:

- training program.
- production area.
- production (pre-graduate).

Educational practice.

The purpose of the internship is to acquire primary professional competencies, including consolidation and deepening of theoretical knowledge, mastering the skills of working with primary documents, familiarizing with the main economic concepts related to finance, including marketing, accounting and management, including in production conditions, preparing students for a deeper study of special disciplines.

Production practice (1).

During the production internship, students receive certain practical knowledge, skills and abilities in the field of e-commerce and website creation.

The main objectives of industrial practice are: to consolidate theoretical knowledge and develop practical skills in the previously studied disciplines of the basic and profile cycles. Industrial practice for students is an integral part of the preparation of the bachelor's degree level and a component of the educational process, which allows you to navigate the labor market and find yourself in your future profession.

Pre-graduate / industrial practice (2).

The content of pre-graduate / industrial practice is determined by the topic of the final qualification work. During the period of pre-graduate/industrial practice, the student collects factual material about the production (professional) activities of the enterprise (organization) and uses it when performing qualification work.

The purpose of pre-graduate/industrial practice for bachelors is to ensure the relationship between the theoretical knowledge obtained during the assimilation of the chosen educational program and practical activities. The objectives of the pre-graduate / industrial practice are to consolidate and deepen the theoretical knowledge acquired by students in the course of training, collect information for writing the final qualification work, study best practices at the enterprise, as well as acquire independent work experience.

The final certification allows to identify and evaluate the theoretical preparation of students to solve professional problems, readiness for the main types of professional activities of graduates in the educational program "Finance".

The comprehensive exam includes key and practically significant questions in the disciplines of the basic and profile cycles. Final qualification work – a thesis (project) - is aimed at systematization, consolidation and expansion of theoretical knowledge and practical skills in the chosen field and their application in solving specific scientific, technical, economic and industrial problems.

5. MATRIX OF CORRELATION OF LEARNING OUTCOMES IN THE EDUCATIONAL PROGRAM WITH ACADEMIC DISCIPLINES/MODULES

№	Name of the discipline	Amount of credits	Matrix for correlating learning outcomes in the educational program with academic disciplines											
			ON1	ON2	ON3	ON4	ON5	ON6	ON7	ON8	ON9	ON10	ON11	ON12
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1.	The history of Kazakhstan	5	+											
2.	Philosophy	5	+											
3.	Physical Culture	8		+										
4.	Foreign language	10	+											
5.	Kazakh (Russian) language	10	+											
6.	Sociology	8	+											
7.	Cultural studies		+											
8.	Political Science		+											
9.	Psychology		+											
10.	Information and communication technologies	5		+										
11.	Environmentally sustainable technologies	5		+										
12.	Green economy and sustainable entrepreneurship			+										
13.	Fundamentals of financial literacy			+										
14.	Digital inclusion			+										
15.	Fundamentals of law and anti-corruption culture		+											
16.	Occupational safety and health		+											
17.	Fundamentals of scientific research			+										
18.	Business Mathematics 1	5											+	
19.	Business Mathematics 2	4											+	
20.	Microeconomics	6												+
21.	Macroeconomics	5												+
22.	Money, credit, banks	6												+
23.	Introduction to Finance	6			+	+								
24.	Management accounting	6			+	+								
25.	Accounting and auditing	6			+	+								
26.	Basics of Python Programming	3		+										
27.	Corporate culture and ethics	6							+	+				
28.	Professionally oriented foreign language	3		+										
29.	Educational practice	2												
30.	Digital finance and applied statistics	7					+						+	
31.	Quantitative methods in economics												+	+
32.	Taxes and taxation	6							+	+				
33.	Tax consulting and audit								+	+				
34.	Corporate governance	6					+	+						
35.	Corporate finance										+	+		
36.	Marketing analysis	5											+	+
37.	Marketing tools in entrepreneurship												+	+
38.	Financial law and compliance	5							+	+				
39.	Financial consulting and decision support tools												+	+
40.	Financial risk management in the digital economy	3					+	+						
41.	Business Insurance risk Management						+	+						

42.	Financial modeling and decision-making	3			+	+								
43.	Behavioral Finance								+	+				
44.	Financial markets and intermediaries	5					+	+						
45.	Currency regulation	6									+	+		
46.	Financial management	5					+	+						
47.	Investment management	6					+	+						
48.	International Corporate Finance	5									+	+		
49.	Financing and lending of investments	6									+	+		
50.	Financial markets and digital investment instruments	6											+	+
51.	Digital banking and innovation in banking	6					+					+		
52.	Production practice 1	5												
53.	Industrial (pre-graduate) practice 2	5												
54.	Financial strategies for sustainable development	6											+	+
53	International finance and trade										+	+		
54	Financial regulation and macroeconomic stability	6											+	+
55	Monetary regulation and financial technology												+	+
56	Securities portfolio management	7					+	+						
57	Financial markets and institutions						+	+						
58	Business planning	3			+	+								
59	Minor program 1:				+	+								
60	IFRS and financial statements	3									+	+		
61	Minor program 2:										+	+		
62	Fundamentals of project management	3			+	+								
63	Minor program 3:				+	+								
64	Service to society	1												
65	Business communications													
66	FINAL CERTIFICATION	8												

6. STRUCTURE OF THE BACHELOR'S DEGREE PROGRAM

№	Name of discipline cycles	Total labor	
		intensity in academic hours	in academic credits
1	Cycle general education disciplines (OOD)	1680	56
1)	Mandatory component	1530	51
	History of Kazakhstan	150	5
	Philosophy	150	5
	Physical education	240	8
	Foreign language	300	10
	Kazakh (Russian) language	300	10
	Information and communication technologies	150	5
	Socio-political knowledge module (sociology, political science, cultural studies, psychology)	240	8
2)	University component and/or optional component	150	5
2	Cycle of basic and profile disciplines (DB, PD)	at least 5280	at least 176
1)	University component and (or) elective component		
2)	Professional practice		
3	Additional types of education (DVO)		
1)	Optional component		
4	Final certification	at least 240	at least 8
	Total	at least 7200	at least 240

7. WORKING CURRICULUM FOR THE ENTIRE PERIOD OF STUDY

8. CATALOG OF UNIVERSITY COMPONENT DISCIPLINES

EDUCATIONAL PROGRAM

6B0418-Finance

Level of education: Bachelor

Duration of study: 3 years

Year of admission: 2025 y.

Cycle	Component	Name of the discipline	Total labor intensity		Term	Learning outcomes	A brief description of the discipline	Prerequisites	Post-requirements	Department
			in academic hours	in academic credits						
1	2	3	4	5	6	7	8	9	10	11
BD	UC	Business Mathematics 1	150	5	1	PO11	The discipline studies the basic concepts and laws of modern mathematics, which are necessary tools for solving specific applied business problems. The discipline aims to develop students' independent research skills and the ability to use learned mathematical methods for data analysis, process optimization and decision-making. The content of the discipline includes elements of linear algebra and analytical geometry, differential and integral calculus, probability theory and mathematical statistics. For each section of the course, special attention is paid to problems of an applied nature.	Discipline of the school component	Business Mathematics 2, quantitative methods in Economics	OI
BD	UC	Business Mathematics 2	150	5	1	PO11	The discipline “Business Mathematics2” studies the fundamentals of probability theory and mathematical statistics, elements of linear programming and queuing theory. The purpose of studying the discipline is to teach students the basics of probability theory and mathematical statistics, the theory of queuing used in solving theoretical and practical problems in the field of economics, finance and business, developing skills in the use of mathematics - an important tool for economic analysis, organization and management, development among students logical and	Business Mathematics 1	Macroeconomics Quantitative methods in Economics	OI

							analytical thinking.			
BD	UC	Microeconomics	180	6	1	PO12	It is aimed at studying the theoretical and practical foundations of analysing economic phenomena and processes at the micro level, forming an economic way of thinking closely linked to the effective use of limited resources, decision-making by individual subjects of the economy in conditions of economic choice. In the process of study Excel software is used for calculation, analysis, forecasting of demand and supply for products, construction of diagrams, tables, problem solving. Active teaching methods: game design, case problems	Discipline of the school component	Macroeconomics, Green economy and sustainable entrepreneurship, Money, credit, banks	TSB
BD	UC	Macroeconomics	150	5	2	PO12	Studies the behaviour of the national economy as a whole from the point of view of its sustainable development, the optimal combination of employed resources with the aim of their rational use, the study of effective mechanisms to regulate the inflation rate, the acquisition of practical skills of analysis and interpretation of indicators characterising socio-economic processes at the macro level, understanding the approaches of state regulation of the economy	Microeconomics, Business Mathematics 2	Taxes and taxation, Currency regulation	TSB
BD	UC	Money, credit, banks	180	6	2	PO12	The discipline is aimed at developing fundamental knowledge and practical skills in the field of the functioning of the monetary system, the role of banks and credit relations in the economy. The basic concepts and mechanisms of monetary circulation, the essence and functions of money, types and sources of credit, the structure and organization of the banking system are considered.	Introduction to Finance, Microeconomics	Digital banking and innovation in banking, Financing and lending of investments	TSB
BD	UC	Introduction to Finance	180	6	1	PO3 PO4	It is a basic course aimed at familiarizing oneself with the basics of financial science and the financial system as a whole. It covers key topics such as financial resources, budgeting, taxation, financial markets and institutions, as well as the main areas of financial management.	Discipline of the school component	Corporate Finance, Behavioral Finance	TSB
BD	UC	Management accounting	180	6	8	PO3 PO4	The discipline is aimed at studying accounting methods and tools that are used for internal management of an enterprise and making effective management decisions. It covers the principles of collecting, analyzing, and interpreting financial and non-financial information necessary for planning, monitoring, and evaluating an organization's	Accounting and auditing, Tax consulting and auditing	Financial consulting and decision support tools	TSB

							performance.			
BD	UC	Accounting and auditing	180	6	3	PO3 PO4	The discipline examines the study of the theoretical foundations and practical aspects of accounting and auditing in an organization. The principles of accounting for business operations, preparation of financial statements and control over the reliability of financial information are considered.	Introduction to Finance, Money, credit, banks	Management accounting	TSB
PD	UC	Financial markets and intermediaries	150	5	4	PO5 PO6	The discipline is devoted to the study of the structure, functioning mechanisms and the role of financial markets and financial institutions in the modern economy. It is aimed at forming students' holistic understanding of the functioning of various segments of the financial market, as well as the activities of financial intermediaries — banks, investment companies, insurance organizations, pension funds and other institutions.	Introduction to Finance, Taxes and Taxation	Financial markets and digital investment instruments, Financial regulation and macroeconomic sustainability	TSB
PD	UC	Currency regulation	180	6	4	PO9 PO10	The discipline is aimed at studying the legal, economic and organizational foundations of regulating currency transactions on a national and international scale. It covers the principles and mechanisms of currency control, as well as the specifics of currency legislation in various countries. The types of currency transactions, the procedure for conducting currency control, the norms of currency legislation and the requirements of regulators are studied.	Money, credit, banks, Taxes and taxation	Monetary regulation and financial technologies, Financial markets and institutions	TSB
PD	UC	Financial management	150	5	5	PO5 PO6	The discipline promotes the study of principles, methods, and tools for managing an organization's financial resources in order to ensure its sustainability, profitability, and investment attractiveness. The key aspects of financial planning, analysis and control are covered, including working capital management, evaluation of investment projects, determination of the cost of capital, formation of an optimal capital structure and decision-making on financing the company's activities.	Financial risk management in the digital economy	Financial consulting and decision support tools, Management accounting	TSB
PD	UC	Investment management	180	6	5	PO5 PO6	The discipline is aimed at developing students' theoretical knowledge and practical skills in the field of investment management of enterprises and private investors. The principles of developing an investment strategy, evaluating investment projects and forming an effective investment portfolio are considered.	Financial risk management in the digital economy	Financing and lending of investments, Digital banking and innovations in banking	TSB

PD	UC	International Corporate Finance	150	5	6	PO9 PO10	The discipline is aimed at studying the principles and practices of financial management of companies in an international environment, as well as the specifics of making investment decisions taking into account global factors. The issues of currency risks, cross-border financing, international tax planning, and the specifics of international financial markets and instruments are considered. The methods of evaluating international investment projects, currency hedging, analysis of international financial reports and strategic financial planning in a global context are studied.	Corporate finance	International finance and trade, Securities portfolio management	TSB
PD	UC	Financing and lending of investments	180	6	8	PO9 PO10	The discipline studies the attraction of capital for investment projects and the mechanisms of their financing. The course covers sources of financing, including own and borrowed funds, forms of lending, methods of evaluating investment projects, risk analysis and selection of optimal lending options, developing skills in financial management and investment analysis.	Investment Management, Financial Markets and digital investment tools	Monetary regulation and financial technology	TSB
PD	UC	Financial markets and digital investment instruments	180	6	5	PO11 PO12	The discipline is devoted to the study of modern financial markets with an emphasis on new digital technologies and innovative investment products. The discipline is aimed at developing an understanding of the structure and functioning of traditional and digital financial markets, as well as the specifics of using digital investment instruments. The mechanisms of operation and regulation of digital financial markets, the risks and advantages of using new technologies are considered.	Investment management, Financial risk management in the digital economy	Financing and lending of investments, Digital banking and innovation in banking	TSB
PD	UC	Digital banking and innovation in banking	150	5	9	PO5 PO10	The discipline is devoted to the study of modern technologies and innovative solutions that are transforming the banking industry in the era of the digital economy. The key trends and tools of digital banking are considered, as well as their impact on the efficiency and competitiveness of banking institutions.	Financial markets and digital investment instruments, Financial risk management in the digital economy	Final certification	TSB

9. CATALOG OF ELECTIVE COMPONENT DISCIPLINES

EDUCATIONAL PROGRAM

6B0418-Finance

Level of education: Bachelor

Duration of study: 3 years

Year of admission: 2025 y.

Cycle	Component	Name of the discipline	Total labor intensity		Term	Learning outcomes	A brief description of the discipline	Prerequisites	Post-requirements
			in academic hours	in academic credits					
2	3	4	5	6	7	8	9	10	11
GES	KV	Environmentally sustainable technologies	150	5	6	PO2	The discipline "Environmentally sustainable technologies" studies modern methods and innovative solutions aimed at minimizing the negative impact of human activities on the environment. The course examines the principles of sustainable development, energy-saving technologies, renewable energy sources, waste management strategies, and environmentally sound production processes.	Information and communication technologies, Sociology	Philosophy, Political Science
		Green economy and sustainable entrepreneurship				PO2	The discipline "Green Economy and Sustainable Entrepreneurship" is devoted to the study of environmentally oriented economic models and business strategies aimed at sustainable development. The course examines the concepts of the green economy, ESG (Environmental, Social, Governance) approaches, circular economy, sustainable business models and their impact on global markets.	Business Mathematics 1 Cultural Studies	Quantitative methods in economics, Marketing tools in entrepreneurship
		Fundamentals of financial literacy				PO2	The discipline is aimed at developing the ability to make informed financial decisions, plan income and expenditures, assess risks and effectively manage their resources in a market economy. It studies the basic knowledge in the sphere of fi-	Sociology, Business Mathematics 2	Financial modeling and decision-making

						nance and rational management of monetary resources, the concepts of financial system, budget, banking products, credit- ing, savings, investments, insurance, taxation and protection against financial fraud are considered.		
		Digital inclusion			PO2	The discipline "Digital Inclusion" is devoted to the study of the principles of ensuring equal access to digital technologies and information for all social groups, including people with disabilities. The course examines barriers to digital inequality, strategies for overcoming them, technologies for adapting the digital environment, and government initiatives to develop an inclusive digital society.	Business Mathematics 1, Business Mathematics 2	Digital finance and applied statistics, Digital banking and innovations in banking
		Fundamentals of law and anti-corruption culture			PO1	The discipline outlines the fundamental concepts of law, the constitutional structure of the state power of the Republic of Kazakhstan, the rights and freedoms of citizens enshrined in the Constitution, the mechanism and protection of legitimate human interests in case of their violation. The discipline forms students' improvement of public and individual legal awareness and legal culture, as well as a system of knowledge and citizenship on combating corruption as an antisocial phenomenon.	Cultural studies, Corporate culture and Ethics	Political Science, Financial Law and Compliance
		Occupational safety and health			PO1	The discipline studies the direction of students' formation of knowledge and skills necessary to ensure safe working and living conditions. The legal and organizational foundations of occupational safety, methods of occupational risk assessment and management, means of individual and collective protection, emergency prevention, as well as measures to prevent injuries and occupational diseases are studied. Special attention is paid to the creation of a safe working environment, compliance with labor protection standards and requirements, as well as the formation of a safety culture in professional activities.	Corporate culture and ethics	Financial Law and Compliance
		Fundamentals of scientific research			PO2	The discipline introduces the basics of scientific activity, covering its goals, methods and forms, contributing to the formation of theoretical knowledge and practical skills necessary for the successful conduct of scientific research in a chosen professional field, as well as developing the ability to independently search, analyze and apply scientific information, which becomes an important basis for further research and professional activities	Corporate culture and ethics	Quantitative methods in Eco- nomics, Funda- mentals of Project Management

BD	KV	Digital finance and applied statistics	210	7	7	PO5 PO11	The discipline is aimed at studying modern digital technologies and statistical methods used in the financial sector for data analysis, decision-making and risk management. The basics of digital transformation of financial services, the use of big data, automation of financial processes and financial technologies are considered.	Digital inclusion, Financial markets and digital investment instruments	Digital banking and innovation in banking
		Quantitative methods in economics				PO11 PO12	The discipline studies tools and methods for analyzing economic phenomena and processes using mathematical and statistical approaches, methods of modeling economic systems, assessing data, forecasting and making decisions based on quantitative data and analysis. During the training, Excel is used to analyze large volumes of data, interpret them, identify trends, dependencies and predict future events.	Digital inclusion, Financial markets and digital investment instruments	Digital banking and innovation in banking
		Taxes and taxation	180	6	3	PO7 PO8	The discipline contributes to the formation of theoretical knowledge and practical skills in the field of the tax system and tax administration. The basics of taxation, principles of building a tax system, types of taxes and fees, as well as mechanisms for their calculation, payment and control are considered.	Introduction to Finance, Macroeconomics	Business insurance Risk Management, Corporate Governance
		Tax consulting and audit				PO7 PO8	The study of the discipline is aimed at the formation of professional knowledge and practical skills in the field of tax analysis, consulting and conducting a tax audit. The study of the procedure for the application of tax legislation, methods of tax planning, assessment of tax risks and interaction with tax authorities is presented.	Introduction to Finance, Money, Credit, Banks	Management accounting
		Corporate governance	180	6	5	PO5 PO6	Corporate governance systems are being studied in order to ensure sustainable development, investment attractiveness and respect for the interests of all stakeholders. The key principles of corporate governance are considered, including separation of ownership and management functions, transparency of corporate reporting and prevention of conflicts of interest.	Corporate culture and ethics, Business insurance risk management	Management accounting, Financial consulting and decision support tools
		Corporate finance				PO9 PO10	The discipline is aimed at developing students' key knowledge and skills in the field of financial management of a company. The principles of investment and financial decision-making, capital structure formation, profit and liquidity management, as well as business valuation are considered. Special attention is paid to risk analysis and strategic value management of the company.	Introduction to Finance, Microeconomics, Business Insurance Risk Management	International Corporate Finance

		Marketing analysis	150	5	8	PO11 PO12	The discipline is aimed at developing students' knowledge and skills necessary to analyze market information in order to justify managerial and financial decisions. The methods of collecting, processing and interpreting data about the market, consumers, competitors and the effectiveness of marketing strategies are considered. The key tools of marketing analytics are studied: analysis of consumer behavior, market segmentation, positioning, assessment of the competitive environment, sales and pricing analysis.	Digital finance and applied statistics, Financial risk management in the digital economy	Financial consulting and decision support tools
		Marketing tools in entrepreneurship				PO11 PO12	The discipline is aimed at studying practical marketing methods and tools used in small and medium-sized businesses to promote goods and services, build a customer base and increase the competitiveness of the enterprise. The key aspects of an entrepreneur's marketing activities are covered: target market analysis, selection of a positioning strategy, development of a marketing plan, digital marketing, pricing, branding and promotion.	Green economy and sustainable entrepreneurship, Digital finance and applied statistics	Financial consulting and decision support tools
		Financial law and compliance	150	5	9	PO7 PO8	The legal foundations of the functioning of the financial system, as well as the mechanisms of internal control and compliance with legal requirements (compliance) in financial organizations and companies are being studied. Legal norms regulating budgetary, tax, banking, currency, insurance and other financial and legal relations are considered.	Fundamentals of law and anti-corruption culture, Tax consulting and audit	Final certification
		Financial consulting and decision support tools				PO11 PO12	The discipline studies the methods of expert financial analysis and consulting, as well as the use of modern management decision support tools. Approaches to solving applied problems in the field of financial planning, investments, business assessment and risk management are considered. Special attention is paid to the use of digital technologies, modeling in Excel and specialized software to justify financial strategies.	Fundamentals of law and anti-corruption culture, Tax consulting and audit	Final certification
		Financial risk management in the digital economy				PO5 PO6	The discipline is aimed at studying the specifics of identification, assessment and management of financial risks in the context of the digital transformation of the economy and the development of new financial technologies. The key types of financial risks are considered, taking into account the peculiarities of the digital environment. Modern methods of quantitative and qualitative risk analysis, forecasting models and hedging tools adapted to the conditions of the digital economy are being studied.	Accounting and auditing, Taxes and taxation	Digital inclusion, Digital Banking and innovation in banking

		Business Insurance risk Management	90	3	4	PO5 PO6	The discipline is aimed at studying the theoretical foundations and practical methods of identification, analysis and minimization of insurance risks arising in the activities of enterprises and organizations. The features of risk management using insurance instruments and insurance protection mechanisms are considered. The classification of insurance risks, methods of their assessment and quantitative analysis, principles of building insurance programs and the choice of optimal insurance products are studied.	Accounting and auditing, Taxes and taxation	Digital inclusion, Digital Banking and innovation in banking
		Financial modeling and decision-making	90	3	7	PO3 PO4	The discipline focuses on the development of practical skills in building financial models for the analysis and justification of management decisions. The methods of cash flow modeling, investment project evaluation, financial structure optimization and risk management are studied. The article discusses working with spreadsheets (Excel), sensitivity analysis tools, scenario planning and the use of models in conditions of uncertainty.	Tax consulting and audit	Marketing analysis, Financial Consulting, and decision support tools
		Behavioral Finance				PO7 PO8	The discipline is aimed at studying the influence of psychological factors and cognitive distortions on financial decision-making. The course combines classical economic theories with interdisciplinary knowledge from psychology, sociology and neuroeconomics, explaining why in real life the behavior of investors, consumers and financial markets may deviate from rational models.	Tax consulting and audit	Marketing analysis, Financial Consulting, and decision support tools
PD	KV	Financial strategies for sustainable development	180	6	8	PO11 PO12	The discipline is devoted to the study of principles and practices of integrating environmental, social and managerial (ESG) factors into financial activities and investment decision-making. It is aimed at forming an understanding of the importance of sustainable development for modern business and financial markets. The main concepts of ESG, methods of assessment and reporting in the field of sustainable development, as well as the impact of ESG factors on the financial performance of companies and investment risks are studied.	Financial markets and digital investment instruments, Financial regulation and macroeconomic sustainability	Fundamentals of project management, Financial consulting and decision support tools
		International finance and trade				PO9 PO10	The discipline is devoted to the study of financial aspects of international trade and activities in global markets. The theoretical foundations and practical tools necessary for the effective management of financial transactions in the context of international economic cooperation are studied. The article examines the mechanisms of financing foreign economic activity, currency transactions, international settlements and payments, methods of managing currency and credit risks, as well as the specifics of customs and tax regulation in international trade.	International Corporate Finance, Financial markets and Institutions	Fundamentals of project management, Financial consulting and decision support tools

	Financial regulation and macroeconomic stability	180	6	6	PO11 PO12	The discipline is aimed at studying the role of financial regulation in ensuring the stability of national and global economies. The mechanisms and instruments of financial sector regulation, as well as their impact on macroeconomic indicators and sustainable development, are considered. The principles and objectives of financial regulation, the role of central banks and government agencies in maintaining financial stability, regulation of the banking system, capital markets and the insurance sector are studied.	Financial markets and digital investment instruments	Financial strategies for sustainable development, IFRS and financial reporting
	Monetary regulation and financial technology				PO11 PO12	The discipline studies modern approaches to monetary policy management in the context of the digital transformation of the financial sector. The article examines the theoretical foundations of regulating money circulation and lending with an analysis of innovative financial technologies, monetary regulation tools, mechanisms of central banks' influence on the economy, as well as the role and features of the introduction of digital technologies.	Currency regulation, Money, credit, banks	IFRS and financial reporting, Digital Finance and Applied Statistics
	Securities portfolio management	210	7	7	PO5 PO6	The discipline is devoted to the study of the theoretical foundations and practical methods of formation, analysis and optimization of investment portfolios. The principles of diversification, methods of assessing profitability and risk, as well as modern approaches to asset management in the financial market are considered.	Monetary regulation and financial technology	Fundamentals of project management, Digital Banking and innovations in banking
	Financial markets and institutions				PO5 PO6	The discipline is devoted to the study of the structure, functions and mechanisms of functioning of modern financial markets, as well as the role of financial institutions in the economy. Capital markets, the money market, the foreign exchange market, derivatives, as well as the activities of banks, investment funds, insurance companies and other participants in the financial system, as well as the regulatory environment, risk management tools and interaction between different segments of the financial infrastructure are considered.	Financial markets and intermediaries	International finance and trade

10. EXPERT OPINIONS

11. REVIEWER'S CONCLUSION

14. APPROVAL SHEET

[illegible]

15. CHANGE REGISTRATION SHEET

[illegible]