

Документ подписан простой электронной подписью  
 Информация о владельце:  
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 Должность: ректор  
 Дата подписания: 18.07.2025 08:21:16  
 Уникальный программный ключ:  
 e3a68f3eaa1e62674b54f4998099d3d6bfdfc836

**Diagnostic testing**  
**Discipline: “Basics of Culture in Economics”**  
**Term 6**

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| <b>Curriculum</b>          | 31.05.01                            |
| <b>Specialty</b>           | General Medicine                    |
| <b>Form of education</b>   | Full-time                           |
| <b>Designer Department</b> | Economic and accounting disciplines |
| <b>Graduate Department</b> | Internal Diseases                   |

| Competence | Task   | Answers  | Type of complexity |
|------------|--|--|--------------------|
| UC-10      | <i>Choose one correct answer</i><br><br>1. What is a full-fledged personal budgeting?  | a. Accounting for all expenses and income<br>b. Recording some expenses from time to time<br>c. Planning of expenses and incomes, accounting of actual expenses and incomes and analysis of the information received<br>d. Accounting for all expenses   | low                |
| UC-10      | <i>Choose one correct answer</i><br><br>2. Maintaining a personal budget allows you to:  | a. Set financial goals and achieve them<br>b. All of the above<br>c. Get accurate information about your income and expenses<br>d. Improve your financial discipline   | medium             |
| UC-10      | <i>Choose one correct answer</i><br><br>3. When setting a financial goal, it is necessary to determine:                              | a. The importance of the goal, the urgency of the goal, the cost of the goal<br>b. The importance of the goal and the urgency of the goal<br>c. The realism of the goal, the urgency of the goal, the cost of the goal<br>d. Goal urgency and goal cost  | low                |
| UC-10      | <i>Choose one correct answer</i><br><br>4. Should you record your loans and credits as income when maintaining your personal budget? | a. Yes, because with this money I buy something, and if they are not taken into account as income, my budget will not fit.<br>b. Yes, if my creditors insist on it<br>c. No, my income is a salary, but I did not earn this money<br>d. No, because I will have to give them back, and even with interest. | low                |
| UC-10      | <i>Choose one correct answer</i><br><br>5. When managing a family budget, it is necessary to keep in mind the many psychological and | a. latte effect<br>b. Precedence effect<br>c. Priming effect<br>d. anchor effect   | medium             |

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|       | behavioral features that directly affect our budget. What is the name of the effect, which consists in the fact that we consistently spend small amounts every day, which in the future of several years or several decades will give us a significant amount of money. |   |      |
| UC-10 | <p><i>Choose one correct answer</i></p> <p>6. Which of the following is true about the household's financial airbag and the household's long-term investment portfolio?</p>   | <p>a. "Airbag" should exceed the long-term investment portfolio at least 2 times</p> <p>b. The desired size of the "airbag" is 3-6 average monthly household incomes</p> <p>c. "Airbag" must equal at least two annual household incomes</p> <p>d. The long-term investment portfolio should consist of highly liquid and reliable assets, and the "airbag" may include assets with varying degrees of reliability and liquidity</p>  | low  |
| UC-10 | <p><i>Choose one correct answer</i></p> <p>7. In which of the following cases did the financial situation of the household not deteriorate?</p>   | <p>a. In January, freelancer Vasily celebrated New Year, Christmas and the Old New Year with friends and family too actively, spent 30,000 rubles on these holidays instead of the planned 20,000, and earned only 15,000 rubles in January, although he counted on 25,000 ...</p> <p>b. In February, Jeanne bought a laptop for 48,000 rubles, on which she set aside 8,000 rubles a month for six months, which is why her expenses for February turned out to be almost twice her income.</p> <p>c. In March, an employee of Fedot Bank had to repay 80,000 rubles on a loan, but the promised annual bonus was not given on time, so Fedot had to take out a loan for this amount from a microfinance organization.</p> <p>d. In April, the electrician Innokenty fell seriously ill and did not work for almost the entire month, more than 20,000 rubles were spent on treatment, and on sick leave he received only 7,000 rubles instead of a salary of 35,000 rubles.</p> | high |
| UC-10 | <p><i>Choose one correct answer</i></p> <p>8. Yakov Dmitrievich wants to deposit 100,000 rubles in a bank for a year. Which of the following investments</p>  | <p>a. Deposit with a fixed rate of 9%, interest is calculated once a month.</p> <p>b. Deposit with a floating rate: 10% from the first to the 183rd day, 8% from the 184th day to the 366th day, interest is calculated once a period.</p>  | high |

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|       | will bring him more income?_   | c. Deposit with a floating rate: 8% from the first to the 183rd day, 10% from the 184th day to the 366th day, interest is calculated once a period.<br>d. Floating rate deposit: 10% from the first to the 122nd day, 9% from the 123rd day to the 244th day, 8% from the 245th day to the 366th day, interest is calculated once a period.                |        |
| UC-10 | <i>Choose one correct answer</i><br><br>9. Who has to pay taxes on interest on Sergey Sergeevich's deposits  | a. No one owes, interest on deposits is not taxed<br>b. Bank of Sergei Sergeevich<br>c. Sergei Sergeevich himself<br>d. Sergei Sergeevich's wife   | low    |
| UC-10 | <i>Choose one correct answer</i><br><br>10. Which of the listed depositors will receive a larger amount from the DIA if the bank's license is revoked?   | a. Vladimir Aleksandrovich, who has 6 million in escrow to buy an apartment in Moscow.<br>b. Anastasia Sergeevna, who invested a million rubles five years ago at 7% per annum.<br>c. Evgeny Borisovich, who has two bank deposits - 1.2 million and 700 thousand rubles (including capitalized interest).<br>d. Everyone will receive 1.4 million rubles. | medium |
| UC-10 | <i>Choose one correct answer</i><br><br>11. What is a "notebook deposit"?  | a. A deposit that is not recorded in the bank's accounting systems.<br>b. Deposit, interest on which is not capitalized<br>c. Funds that an individual saved on their own.<br>d. Deposit opened on 1 September.  | low    |
| UC-10 | <i>Solve the problem and write the answer on the answer sheet</i><br><br>12. Valentina Ivanovna decided to save 300,000 rubles. for 5 years. The bank offers her a 5-year deposit at 5 percent per annum with a quarterly capitalization. What amount should Valentina Ivanovna put into the bank today under these conditions in order to accumulate the necessary funds? |  | medium |
| UC-10 | <i>Choose one correct answer</i><br><br>13. In which of the following ways can Dmitry not save money?  | a. Invest in MFI<br>b. Buy Yandex shares<br>c. Put money on OMS<br>d.  | low    |

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|       |  | Buy a savings certificate to bearer   |        |
| UC-10 | <p><i>Choose one correct answer</i></p> <p>14. Which of the listed depositors will receive a larger amount from the DIA if the bank's license is revoked?</p>  | <p>a. Everyone will receive 1.4 million rubles.</p> <p>b. Anastasia Sergeevna, who invested a million rubles five years ago at 7% per annum.</p> <p>c. Evgeny Borisovich, who has two bank deposits - 1.2 million and 700 thousand rubles (including capitalized interest).</p> <p>d. Vladimir Aleksandrovich, who has 6 million in escrow to buy an apartment in Moscow.</p> | high   |
| UC-10 | <p><i>Choose one correct answer</i></p> <p>15. The group of financial risks associated with purchasing power includes</p>                                      | <p>a. inflation risk</p> <p>b. liquidity risk</p> <p>c. financial risk</p>  | low    |
| UC-10 | <p><i>Select all correct answers</i></p> <p>16. A loan issued against the security of an object that is being acquired (land, house, apartment) is called:</p> | <p>a. mortgage</p> <p>b. consumer</p> <p>c. target</p>  | low    |
| UC-10 | <p><i>Solve the problem and write the answer on the answer sheet</i></p> <p>17. At what rate is income tax paid in 2023?</p>                                   |   | medium |
| UC-10 | <p><i>18. Put in the correct order:</i></p>  | <p>a. Building an airbag</p> <p>b. Savings for old age</p> <p>c. Creation of funds</p>  | high   |
| UC-10 | <p><i>Match</i></p> <p>19. Compare tax rates with taxes:</p>   | <p>1. 20%</p> <p>2. 13%</p> <p>5. 22%</p> <p>a. Pension insurance contributions</p> <p>b. VAT</p> <p>c. personal income tax</p>   | high   |
| UC-10 | <p><i>Solve the problem and write the answer on the answer sheet</i></p> <p>20. At what rate is the value added tax paid in 2023</p>                           |   | high   |