

UNIVERSITY "TURAN-ASTANA"



Approved at the meeting of the
academic committee Chairman of
the committee of the R.A.



Educational programs:

6B04101 – "Economics", 6B04102 – "Management", 6B04104 – "Finance", 6B04106 – "Business Finance", 6B04105 - "State and Municipal Administration", 6B0610 - "Information Systems", 6B06102 - "Computer Engineering and Software", 6B11101 - "Tourism", 6B11103 - "Restaurant and Hotel Business", 6B02301 - "Translation Studies"

**PROGRAM of the discipline
(SYLLABUS)**

"FINANCIAL LITERACY AND THE BASICS OF ENTREPRENEURSHIP"

ASTANA – 2025

The program of the discipline "financial literacy and the basics of entrepreneurship"

Approved by the Academic Committee for the following areas of training: 6B041-
Business and Management, 6B061 - Information and communication technologies, 6B111 -
Business and Management, 6B023 - Languages and literature

Protocol dated 02 September 2025 No. 1

Approved at a meeting of the Department of Business Administration

Protocol dated 02 September 2025 No. 1

Head of Department



(signature)

Zhunusova A.Zh.

Developer:

Master, senior lecturer



(signature)

Aimaganbetova A.S.

Agreed (employer):

(position) (signature) (full name, last name)

1. Information about the teacher

Brief information: Aimaganbetova Aya Sakenovna, Master, senior lecturer

List of requirements of the teacher: students are required to master the theoretical and practical materials of the discipline in full and complete the academic assignments on time.

Working hours: classes – on schedule; consultations – Tue. 16:00-17:50

Office – Department of Business Administration, room C-207

Phone: +77089038254; Email: a.aimaganbetova@tau-edu.kz

2. Description of the discipline studied:

Discipline "financial literacy and the basics of entrepreneurship" is an optional component intended for study by undergraduate students of educational programs 6B04101 - "Economics", 6B04102 - "Management", 6B04103 - "Accounting and Auditing", 6B04104 - "Finance", 6B04108 - "Business Finance", 6B04105 - "State and Municipal Administration", 6B0610 - "Information Systems", 6B06102 - "Computer Science and Software", 6B11101 - "Tourism", 6B11103 - "Restaurant and Hotel Business", 6B02601 - "Design", 6B02301 - "Translation Studies".

Studied in the 1st year of the 2025-2026 academic year.

A total of 120 academic hours are allocated for studying the discipline; they are distributed among the types of classes as follows: classroom classes - 45 hours, independent work of the student (IWS) - 75 hours.

The classroom time of 45 hours is divided into: lectures – 30 hours, practical classes – 15 hours; independent work of the student (IWS) – 75 hours (i.e., 5 hours weekly).

The final (semester) assessment of students' knowledge will be conducted in the 1st semester of the 2025-2026 academic year in the format of public defense of creative projects. For each missed class, the student's score on the foreign control for the corresponding subject is reduced by 2 (two) points.

3. Objectives and tasks of the discipline:

The course "financial literacy and the basics of entrepreneurship" aims to develop the theoretical foundations and practical skills for organizing entrepreneurial activities in a competitive business environment.

The course's objectives include studying the essential features of financial literacy and entrepreneurship in the Republic of Kazakhstan and abroad, the forms and types of entrepreneurial activity, the organizational and legal forms of entrepreneurship and their characteristics, and the legal and ethical foundations of entrepreneurship.

After studying the discipline, the student must:

Know: The main terms and categories of the course, which are the basis for the successful assimilation of the theoretical material of the academic discipline, the categorical apparatus of the discipline being studied (theoretical aspects, concepts); the essence, types and forms of entrepreneurial activity; legal regulation; the basics of internal corporate planning of entrepreneurship; indicators of the effectiveness of entrepreneurial activity; the methodology for developing enterprise business plans.

Be able to: Apply mathematical, statistical, empirical, econometric, and other methods of obtaining, processing, analyzing, and forecasting economic data; apply analytical methods; and apply skills of independent economic thinking, analysis, and planning to make sound management decisions in entrepreneurial activities.

Have an idea: on the fundamentals of the theory and practice of organizing entrepreneurial activity abroad, on the methodology of developing business planning in various sectors of the economy, and on the optimization of economic activity at enterprises of any form of ownership.

Prerequisites: basic of economic theory, creative project, etc.

Postrequisites: finance, finance management.

4. Training format: daytime (traditional)

5. Topics and duration of their study

5.1. Lecture classes

№№ p/p	Lesson Topic [No. of literature, §§..., pages]	Volume, hour	Study week
1.	The Essence of Entrepreneurship and the Nature of Entrepreneurial Activity [1, pp. 60–82]	1	1
2.	Fundamentals of Financial Literacy [2, pp. 5–14]	1	2
3.	The Entrepreneur’s Personality and Entrepreneurial Thinking [3, pp. 100–119]	1	3
4.	Business Planning in the System of Entrepreneurial Activity [3, pp. 167–177]	1	4
5.	Financial Risks and Methods of Their Minimization [2, pp. 212–227]	1	5
6.	Resources of an Entrepreneurial Firm [3, pp. 130–167]	1	6
7.	Investments: Essence, Objectives, and Basic Instruments [1, pp. 497–512]	1	7
8.	Franchising and Other Network Forms of Entrepreneurship [2, pp. 109–113]	1	8
9.	Personal Income: Sources and Classification [3, pp. 177–195]	1	9
10.	Personal Finance and Financial Planning [4, pp. 14–33]	1	10
11.	Savings and Capital Accumulation: Forms and Instruments [2, pp. 14–33]	1	11
12.	Consumer Lending (Personal Credit) [4, pp. 303–313]	1	12
13.	Fundamentals of Taxation of Individuals [3, pp. 195–216]	1	13
14.	Government Support for Entrepreneurship and Its Infrastructure [3, pp. 18–100]	1	14
15.	Ethics, Social Responsibility, and Sustainable Entrepreneurship [3, pp. 216–229]	1	15
TOTAL:		30	1-15

5.2. Practical classes

№№ p/p	Lesson Topic [No. of literature, §§..., pages]	Format of the event	Volume, watch	Study week
1.	The Essence of Entrepreneurship and the Nature of Entrepreneurial Activity [1, pp. 60–82]	<i>express survey, checking notes</i>	1	1
2.	Fundamentals of Financial Literacy [2, pp. 5–14]	<i>discussion of TP topics</i>	1	2
3.	The Entrepreneur’s Personality and Entrepreneurial Thinking [3, pp. 100–119]	<i>discussion of TP topics and team composition</i>	1	3
4.	Business Planning in the System of Entrepreneurial Activity [3, pp. 167–177]	<i>discussion on the structure and plan of the TP</i>	1	4
5.	Financial Risks and Methods of Their Minimization [2, pp. 212–227]	<i>discussion on the structure and content of the TP</i>	1	5
6.	Resources of an Entrepreneurial Firm [3, pp. 130–167]	<i>survey, round table</i>	1	6

7.	Investments: Essence, Objectives, and Basic Instruments [1, pp. 497–512]	<i>discussion of the stages of development of the TP</i>	1	7
8.	Franchising and Other Network Forms of Entrepreneurship [2, pp. 109–113]	<i>express survey, discussion of communal channels</i>	1	8
9.	Personal Income: Sources and Classification [3, pp. 177–195]	<i>round table summary analysis of TP</i>	1	9
10.	Personal Finance and Financial Planning [4, pp. 14–33]	<i>execution of simple statistical tables and calculations</i>	1	10
11.	Savings and Capital Accumulation: Forms and Instruments [2, pp. 14–33]	<i>execution of initial economic calculations</i>	1	11
12.	Consumer Lending (Personal Credit) [4, pp. 303–313]	<i>discussion of the initial version of the TP</i>	1	12
13.	Fundamentals of Taxation of Individuals [3, pp. 195–216]	<i>discussion of the initial version of the TP</i>	1	13
14.	Government Support for Entrepreneurship and Its Infrastructure [3, pp. 18–100]	<i>discussion of TP summary</i>	1	14
15.	Ethics, Social Responsibility, and Sustainable Entrepreneurship [3, pp. 216–229]	<i>discussion of the initial version of the TP</i>		15
TOTAL:			15	1-15

6. Independent work tasks

No.	IWS Topics	Assignment forms	Task content	Week
1.	IWST 1.- The essence of entrepreneurship and the nature of entrepreneurial activity	In tabular form, show the common and distinctive features of “entrepreneurship”	To analyze the changes in the essence and content of the term “Entrepreneurship in the Kazakhstan”	2-4
2.	IWST 2.- Financial literacy in Kazakhstan	Develop and present summaries of materials from information and literary sources	Familiarization, study and design of information sources from social networks	4-6
3.	IWST 3.- Sources of entrepreneurial ideas and the entrepreneurial environment	Development of abstracts of materials of information and literary sources	Study the success story of the free enterprise system	7-9
4.	IWST 4.- Personal Income: Sources and Classification	Conduct an analysis and fill out the table	Familiarization, study and design of information sources from social networks Familiarization, study and presentation of scientific literature	10-12

Methodological instructions on individual topics, as well as individual assignments will be recommended by the teacher additionally during classes. It is recommended that the student perform all calculations using the Excel program. Based on the results of the work, a defense of projects is provided; for the defense, it is necessary to prepare presentations in PowerPoint.

7. Consultation time

Consultations are held according to the approved schedule in room C-207 or you can send your questions to the e-mail address: a.aimaganbetova@tau-edu.kz

8. Schedule of student knowledge assessments

The student's knowledge is tested during classroom sessions and consultations, as well as according to the IWS schedule.

9. Criteria for assessing the student's knowledge

Task type	Weight of each task, in %	Rating scale	Exceptions and Distinctive Features	Distribution of points
Section BO 1	0-70	on a 100-point scale (fail 0-49, satisfactory 50-69, good 70-89, excellent 90-100).	The quality of the completed assignment, content, design and layout, as well as the quality of notes, activity in class are assessed	BC-1 0-100 points
Notes (Topics 1-7)	0-30			
Section BO 2	0-70			
Notes (Topics 8-14)	0-30			BC-2 0-100 points
Total	0-100	0-100	0-100	IR (0-100)

10. Course Policy (Rules)

Monitoring of academic achievements includes checking current academic performance, knowledge assessments, and protection of creative projects (sections thereof).

Current monitoring of academic performance is carried out during classroom/extracurricular activities; when assessing academic performance, attendance and activity in speaking at seminars and lectures are taken into account (for each hour of missed classroom activity, the student's overall grade is reduced by 10 points).

Current control is also carried out by checking the independent study of theoretical and practical materials of the discipline (in the form of notes on each topic); completion of sections of the creative project on time. All assessments of current academic performance are given on a 100-point scale (fail 0-49, satisfactory 50-69, good 70-89, excellent 90-100). For each missed class, the student's score on the foreign control for the corresponding subject is reduced by 2 (two) points.

Midterm assessment is carried out in the form of abstracts/presentations of sections of the creative project.

Also, knowledge assessment tests are carried out directly during current classes without prior warning in the form of checking lecture notes, other literary and information sources, and also interim in the form of a colloquium (according to the schedule).

The final assessment and evaluation of knowledge is carried out in the form of defending a creative project at the end of the semester or during the examination session, according to the schedule.

The admission rating must be at least 50% of knowledge to be admitted to the exam. If the student fails to appear for the exam, he/she must justify the reason for the absence. You must have a "Admitted to the session" card from the dean's office for all exams. The results of the midterm assessments make up 60% of the total grade, and the final exam will make up 40% of the grade. Your final grade will be determined on a 100-point scale.

Feedback methods: Feedback is provided via the AIS "Platonus" and Moodle by submitting assignments on time. Submission deadlines are specified in the syllabus.

Academic Integrity:All tasks sent via the AIS "Platonus" are checked for plagiarism using the built-in program "Strike Plagiarism". A proctoring program is used for online learning.

Rules of etiquette and behavior:see the Academic Policy on the TAU website (section "Procedure for organization of the educational process using distance learning technologies (DET)", subsections "On recording student attendance" and "On the ethics of student behavior during online classes."

Technical requirements: availability of a PC or laptop, webcam and microphone.

11. Bibliography

11.1. Main literature

1. Busygin, A. V. *Предпринимательство*. Moscow: Delo, 2016. 640 p.
2. Gorfinkel, V. Ya. *Предпринимательство*. Moscow: UNITY, 2017. 670 p.
3. Dzhulaeva, A. *Организация бизнеса: учебное пособие*. Almaty: Kazakh University, 2017. 280 p.
4. Kubaev, K. E., & Baisholanova, K. S. *Инновационный бизнес: учебное пособие*. Almaty: Economics, 2016. 356 p.
5. Burov, V. Yu. *Основы предпринимательства: учебное пособие*. Chita, 2017. 441 p.
6. *Предпринимательство: Учебник*. Edited by M. G. Lapusta. Moscow: INFRA-M, 2018. 667 p.
7. Mamurov, N. K., Smagulova, N. T., et al. *Основы предпринимательства*. Almaty: Economics, 2017.

11.2. Additional Literature

1. Shefu E.A. Basic Financial literacy: A step by step guide on contemporary issues. Deli, 2017, 298p.
2. Sokunbi, B. (2021). *Clever Girl Finance*. Hoboken, NJ: Wiley. 256 p.
3. Simmons, T. (2021). *Get Good with Money*. New York, NY: HarperOne. 368 p.
4. Dunlap, T. (2022). *Financial Feminist*. New York, NY: William Morrow. 336 p.
5. Baggerly, A. (2022). *Money Made Easy*. Hoboken, NJ: Wiley. 272 p.
6. Nabatnikov, V. M. *Предпринимательство в бизнесе: учебное пособие*. Rostov-on-Don: Phoenix, 2017. 256 p.
7. Popkov, V. P., & Evstafyeva, E. V. *Бизнес-предпринимательство: диаграммы и таблицы. Учебное пособие*. Saint Petersburg: Piter, 2016. 352 p.
8. Chepurenko, A. Yu. *Small Business in a Market Environment*. Moscow: Publishing House of the International University in Moscow, 2016. 324 p.
9. *Economic Dictionary*. Edited by A. I. Arkhipov. Moscow: TK Velby; Prospekt Publishing House, 2014. 486 p.131.

11.3. Available online resources:

11.3.1 Domestic publications:

1. URL:<http://lib.tau-edu.kz> - TAU electronic library resources
2. URL:<http://atameken.kz> – Atameken website
3. URL:<http://astanahub.com> – Astana Hub website
4. URL:<https://opencourser.com/course/yrsdhc/osnovy-finansovoi-gramotnosti>

11.3.2 International publications:

1. URL <https://www.oecd.org/finance/financial-education/> - OECD (Organisation for Economic Co-operation and Development)
2. URL <https://www.unesco.org/en/financial-literacy> - UNESCO – Financial Literacy and

Education

12. Questions for the knowledge assessment as part of the midterm assessment

12.1. Questions for the 1st boundary control

1. Define entrepreneurship and explain its role in a market economy.
2. What are the main functions of entrepreneurship in economic development?
3. Describe the key characteristics of entrepreneurial activity.
4. Compare entrepreneurship with other types of economic activity.
5. Explain the relationship between risk and entrepreneurship.
6. What motivates individuals to engage in entrepreneurial activity?
7. Discuss the social and economic importance of entrepreneurship.
8. Define financial literacy and explain why it is important for individuals and society.
9. What are the main components of financial literacy?
10. Explain the concept of personal financial management.
11. Describe the principles of budgeting and financial planning.
12. What is the relationship between income, expenses, and savings?
13. Explain the impact of inflation on personal finances.
14. What financial mistakes are most common among individuals with low financial literacy?
15. Describe the key personal traits of a successful entrepreneur.
16. What is entrepreneurial thinking and how does it differ from traditional thinking?
17. Explain the role of creativity and innovation in entrepreneurship.
18. How do initiative and responsibility influence entrepreneurial success?
19. Discuss the importance of leadership skills for an entrepreneur.
20. What is the role of ethical values in entrepreneurial decision-making?
21. How does risk tolerance affect entrepreneurial behavior?
22. Define a business plan and explain its main purposes.
23. Describe the basic structure of a business plan.
24. Why is business planning important for starting a new venture?
25. Explain the role of market analysis in business planning.
26. How does financial planning support business sustainability?
27. What are the main indicators of business plan feasibility?
28. Define financial risk and identify its main types in entrepreneurial activity.
29. Explain the sources of financial risk in business operations.
30. What is risk assessment and why is it important?
31. Describe methods of financial risk minimization.
32. How does diversification help reduce financial risk?
33. Explain the role of insurance in risk management.
34. What is a financial reserve (safety cushion) and why is it important?
35. Discuss the relationship between risk management and business stability.
36. Define the concept of resources in an entrepreneurial firm.
37. Identify and describe the main types of resources used by firms.
38. Explain the role of human resources in entrepreneurial success.
39. What are financial resources and how are they formed in a firm?
40. Describe material and technical resources of a business.
41. Explain the importance of information and intellectual resources.
42. How does efficient resource management affect business performance?
43. Define investments and explain their economic essence.
44. What are the main objectives of investment activity?
45. Classify investments by form and purpose.

46. Describe the main investment instruments used by individuals and firms.
47. Explain the relationship between risk and return in investment decisions.
48. What factors influence investment attractiveness?
49. Explain the concept of diversification in investment activity.
50. Define franchising and explain its basic principles

12.2. Questions for the 2nd boundary control

51. Identify the main participants in a franchising system.
52. Describe the advantages of franchising for franchisees.
53. What are the disadvantages and risks of franchising?
54. Compare franchising with other network forms of entrepreneurship.
55. Explain the role of brand and standards in franchising.
56. In what sectors of the economy is franchising most widely used?
57. Define personal income and explain its economic significance.
58. Identify the main sources of personal income.
59. Classify personal income by form and regularity.
60. Explain the difference between active and passive income.
61. How does entrepreneurial activity generate personal income?
62. What factors influence the level of personal income?
63. Explain the role of taxation in personal income formation.
64. Define personal finance and its main components.
65. Explain the importance of financial planning for individuals.
66. Describe short-term and long-term financial goals.
67. What are the main stages of the personal financial planning process?
68. Explain the role of savings and investments in personal finance.
69. How does risk management apply to personal financial planning?
70. Discuss the relationship between personal income, expenses, and financial stability.
71. Define savings and capital accumulation in the context of personal finance.
72. Explain the economic importance of savings for individuals and society.
73. Identify and describe the main forms of savings.
74. What financial instruments are commonly used for capital accumulation?
75. Explain the role of banks in the savings process.
76. How does inflation affect savings and capital accumulation?
77. Define consumer lending and explain its purpose.
78. Identify the main types of consumer credit.
79. Explain the key terms and conditions of a personal loan agreement.
80. What factors influence an individual's creditworthiness?
81. Explain the concept of interest rates and the total cost of credit.
82. What risks are associated with excessive consumer borrowing?
83. Define taxation and explain its role in the economy.
84. Identify the main types of taxes paid by individuals.
85. Explain the principles of individual income taxation.
86. What is the difference between direct and indirect taxes?
87. Explain the concept of tax deductions and tax credits.
88. How does taxation affect personal income and financial planning?
89. Define government support for entrepreneurship.
90. Identify the main forms of state support for entrepreneurs.
91. Explain the role of infrastructure in entrepreneurial development.
92. What financial support instruments are provided by the government to small businesses?

93. How do business incubators and accelerators support entrepreneurship?
94. Explain the importance of public–private partnerships in entrepreneurship development.
95. Define business ethics and explain its importance.
96. What is social responsibility in entrepreneurship?
97. Explain the concept of sustainable entrepreneurship.
98. How do ethical standards influence entrepreneurial decision-making?
99. What is the role of entrepreneurship in sustainable economic development?
100. Explain the relationship between social responsibility and business reputation.

Leading teacher of the discipline:

Aimaganbetova Aya Sakenovna – Master, senior lecture

Office – room C-207

E-mail: a.aimaganbetova@tau-edu.kz tel.

Phone: +77089038254