### ****Course Curriculum: "Fundamentals of Financial Literacy"****

**Duration:** 24 hours (8 sessions, 3 hours each)  
**Mode of Study:** In-person/online (lectures + practical exercises)  
**Target Audience:**  
Retirees who want to learn how to manage their personal finances efficiently, plan their budget, and avoid financial risks.

### ****Modules:****

**Module 1: Money, Personal Finance, Family Budget, and Financial Planning**

* Functions and types of money. The history and modern role of money
* Human capital. Individual (family) total capital
* Personal finance, family budget, and financial planning

**Module 2: Banks and Non-Banking Credit Institutions**

* Banking system and services for individuals
* Bank deposits
* Bank loans
* Non-banking credit institutions and their services

**Module 3: Stock and Currency Markets, Financial Instruments**

* Financial market, its structure, and main types of securities
* Stocks, bonds, mutual funds
* Currency market and its operations

**Module 4: Insurance as a Risk Reduction Mechanism**

* Essence, forms, and main types of insurance

**Module 5: Public Finance (Regional, Municipal), Taxes, and Social Security**

* Budget and tax systems in Kazakhstan. National and local levels
* Taxation of individuals and businesses
* Social security system in Kazakhstan

**Module 6: Pension System and Retirement Planning**

* Pension system and retirement benefits for citizens

**Module 7: Finance and Entrepreneurship**

* Entrepreneurship and starting a small business
* Financial accounting and financial planning in small businesses

**Module 8: Responsible Financial Behavior and Consumer Rights Protection**

* Regulation, control, and supervision of financial market participants
* Consumer rights protection in financial services
* Responsible financial behavior and protection against financial risks

### ****Course Outcomes:****

✅ **Personal Budget Management Skills** – ability to plan income and expenses, avoid unnecessary costs.  
✅ **Financial Security** – protection from fraud, understanding basic banking services and consumer rights.  
✅ **Proper Use of Financial Instruments** – knowledge about deposits, loans, pensions, and insurance.  
✅ **Ways to Save and Grow Wealth** – basics of investing, inflation calculations, savings strategies.  
✅ **Confidence in Financial Decisions** – ability to make informed choices in managing personal finances.

This course will help retirees navigate financial matters wisely and feel financially secure in today’s economic environment!