

Муниципальное общеобразовательное учреждение
«Дмитриевская средняя общеобразовательная школа»

«Рассмотрено»
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Протокол № 5 от
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«Согласовано»
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школы по УВР
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« 17 » 06 2020 г

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Директор
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В.В. Переверзева
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РАБОЧАЯ ПРОГРАММА
на уровень среднего общего образования
по элективному курсу
«Финансовая грамотность»

Разработала
В.В. Переверзева

2020 г.

JZ[hqZy ijh]jZffZ khklZ\e:_gZ gZ hkgh\ _

- N_^_jZevgh]h]hkm^Zjkl_ggh]h h[jZah\ZI_evgh]h klZg^
h[jZah\Zgby MI_j`^_ggh]h ijbdZahf Fbgh[jgZmdb hl fZy
- Z\lhjkdhc ijh]jZffhc X ;j_oh\Zk\ : > AZ\@Meh_ [gZy ijh]jZff
NbgZgkh\Zy]jZfhlgkiv deZkk^a

: nhjfbjh\Zgb_ hkgh\ abjjZgkgh\hklb kj_^b mqZ
10, deZkkh\ ihkj_^kl\hf hk\h_gby [Zah\uo ihgy|bc hijZ`Z
nbgZgkh\ Z lZd`_ mf_gd_cgpbc dhki_hkh[kl\mxsbo wnn_c
\aZbfh^_ckl\bx mqZsbokvfk m@glZgkhhZfb k p_evx ^hklb`_gby
[eZ]hkhklhygby

>ey j_ZebaZpbb ijh]jZffu bkihevam_lkfy_kle^b^qm_xsdcc rdq_fi[e_hdl

- X ;j_oh\Z : :efZkZ\vy>eh\ FZlu_jbey mqZsbokgh\Zy]jZfhlg
10- deZkk <:DH

- X ;j_oh\Z : :efZkZ\vy>eh\ FZI_jbZeu f_lh^bq_kdb_ j_dhf_g
mqbey NbgZgkh\Zy]jZfhlgkiv F <:DH

< khhl_lkl\bbk mq_[guf @Zglj_b_FkMZy kj_^gyy
h[s_h[jZah\ZI_evgy r01heZkknZgZgkh\Zy]jZfhlgkiv^by
jZa \ g_^ \k_x]hqZkZlhjkdZy ijh]jZffZ jZkkqbqZgZ giZwlhfm
baf_g_gby g_ \ghkbebkv

‡kihkh[ghklv d kZfhklhyl_evgh j_migZvfb y h[eZguibb nbgZgkZf

‡knhjfbjh\Zgghklv khagZI_evgh]h Zdlb\gh]h b hl_lkl_ggh]h
jugd_ ih_^_gby ebqghklbaZdhZ`ZkshagZkshlc_lkl_gghklv a
j_r_gby ijbgbfZ_fu_ \ ijhp_kk_ \aZbfh^_ckl\by k nbgZgkh\uf

‡ihgbfZgb_ ijZ\ b h[yaZgghkl_c \ kn_j_ mijZ\e_gby ebqgufb

‡]hlh\ghklv _klb ^bZeh] k qe_gZfb k_fvobZgijh^k bZ vobg_k leyl fhlh\
\hijhkZfijZ\e_gby ebqgufb nbgZgkZfb ^hklb]Zlv \ gzf \aZbfh

‡]hlh\ghklv b kihkh[ghklv d nbgZgkh\hfrn[jZjZaZgZg b\kh b\akjZk
`bagb

‡khagZI_evgh_ hlghr_gb_ d g_ij_ju\gZfhrjZabgZggh\hdZid mke
^hklb`_gby nbgZgZjhhjhe mqby

‡kihkh[ghklv h[mqZxs_]hky hkms_kl\eylv ^dlh_fvngghkdZlv\ghr
k_jklgbdZfb b i_^Z]h]hf \ jZfdZgZgZg y]jZf hlg hklb

(

‡mf_gb_ kZfhklhyl_evghlv hijb^Zgkh\u_ phkeZylv ieZgu ih
bo^hklb`_gbx hkhangZ\Zy ijhhjhkl_lguug_ abZ^Zqb

‡mf_gb_ \uy\eylv Zevl_jgZlv\gu_ihmZ\evghlv bngZgkh\uo p_e_

‡kihkh[ghklv b]hlh\ghklv d kZfhklhyl_evghfm ihbkdmuó_lh^
ijh[e_f

‡mf_gb_ hjb_glbjh\Zlvky \ jZaebqguo bklhqgbdZo bgnhjZpb
djblbq_kdb hp_gb\Zlv b bg_ljij_lbjh\Zlv bgnhjZpbx ihem
bklhqgbdh\

‡mf_gb_ hij_^_eylv gZagZq_gb_ b nmggdZpbkb jZgkbbqnu b\
hjb_glbjh\Zlvky \ ij_^eZ]Z_fuoijh^ngZlgZoh\urop_gb\Zlv ihke_^h
bkihevah\Zgby

‡mf_gb_ h[sZlvky b \aZbfh^_ckl\h\Zlv^Zj]hrnqZ\$ZffZgZ aZgylb
nbgZgkh\hc]jZfhlg hklb

‡ \eZ^_gb_ [Zah\ufb iebggbuyf b nbgZgku k[_j_`_gby [Zgd ^_
bihl_dZ ijhp_gl bg_klbjh\Zgb_ nbgZgkh\uc jbkd ihjln_ev
^h]h\hj gZ mkem]b ih kljZoh\Zgbx f_^bpbgkdh_ kljZoh
kljZoh\Zgb_gb`bkljZoh\hc kemqZc nhg^h\uc jughd p_ggu
h[eb]Zpb b gZeh]b ihrebgu k[hju gZeh]h\Zy kbkl_fZ BGG

gZeh]Zf i_gkby i_gkbhggZy kbkl_fZ i_gkbhgggu_ gZdhie_gk
ieZg [bZg]_ke mijqc ij_^ijbgbfZI_ev nbgZgkh\h_ fhr
nbgZgkh\u_ ibjZfb^u

‡ \eZ^_gb_ agZgb_f

- h[hkgh\guo p_eyo mijZ\le_gby ebqgufb nbgZgkZfb fhIb\Zo
b h]jZgbq_bkbyeh\Zgby aZzfguo kj_^kl\

- h[mkljhckl_ [Zgdh\kdhd_kgokh_kfZg h\khd bo ijh^mdlh\ ^ey nba
ebp ijZ\beZo_kh\Zgby ^_g_`guo kj_^kl\ \ [Zgdh\khd\beq_igbymd
dj_^blh\

- h \b^Zo nbgZgkh\uo jbkdh\ b kihkh[Zo fbgbfbaZpbb bo ih
[x^`_IZ

- h nmgdpbhgbjh\Zgby b k_ljZobZ\hk m_ktlj_ZhZ_Zgby kljZoh\uo ijh^m
bo ki_pbnbd_

- h kljmdlmj_ nhg^h\h]h jugdZ hkgh\guo mqZklgbdZo nhg^h\
h[jZsZxsbokryhg_Zhf jugd_ b hkh[_ggghklyo bg_klbjh\Zgby \ g

- h[mkljhckl_ gZeh]h\h]bkkmb\Zj_kf\Z ijZ\beZo gZeh]hh[eh`_
kh^_j`Zgbb hkgh\guogZeh]h\guoijZ\Zo b h[yaZggghklyo gZeh]h
ihkek\byo \ kemqZ_ mdehg_gby hl mieZlu gZeh]h\

- h[hkh[_ggghklyo i_gkbhggghc kbkl_fu \ Jhkkbb \b^Zo bogkbb
jZaf_j i_gkbb kihkh[Zo nhjfbjh\Zgby [m^ms_c i_gkbb

- h[hkgh\Zo nmgdpbhgbjh\Zgby b h]jZgbaZpbb -[leZg_ZkZ
gZeh]hh[eh`_gbb fZeh]h [bag_kZ b bklhqgbdZo _]h nbgZgkbj

- h \b^Zo nbgZgkh\uo fhr_ggbq_kl\ b hkh[g_bjg_h_Zgby b b_ihkmg
b^_glbnbdZpbb nbgZgkh\uo fhr_ggbq_kl\ kj_^b ij_^eZ]Z_fuo

Dmjk nbgZgkh\hc]jZfh-lg dleZkk\Zo khkhHb_l_ghrø fh^me_c
 dZ`^uc ba dhlhjuo jZa[bl gZ g_kddZ^ndh aZggybb_c kh^_j`biky
 l_hj_lbq_kdbc fZl_jbZe lZd b ijZdlbq_kdb_ aZ^Zgby dh
 aZdj_iblv agZgby ihemq_ggu_ \ oh^_ bamq_gby kh^_j`Zg
 ijZdlbq_bk_mf_gby

lhke_^h\Zl_evghklv fh^me_c \ukljh_gZ lZdbf h[jZahf
 \hafh`ghklv bamqblv \k_ \hijhki_↑_gymki[mgm]sh_f klhysbo i_j
 nbgZgkh\uo aZ^Zq

1. :

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‡ebqgu_ nbgZgku k[_j_`_gby aZzfsbd dj_^blhrjb_gaZgkfh\U_\`
 ihkj_^gdbb [Zgdh\kdZy f_kpk_l_k_tzc d[Zfgd P_gljZevguc [Zgd
 hi_jZpbb \deZ^ dj_^bl [Zgdh\kdZy dZjIZ ^jZ]hp_ggu_ f_lZ
 ‡agZgb_ f_oZgbafZ \aZbfh^_ckl\by dhff_jq_kdbo [Zgdh\ b
 dexq_\uo [Zgdh\kdbo hi_jZpbc k gZk_e_gb_f

:

‡ ihgbfZgb_ kmlb mijZ\e_gby ebqgufb nbgZgkZfb
 \hafh`ghkl_c b h[jZgbq_gZgcb_p_kai_Z_e_fghd kj_^kl\
 ‡ ihgbfZgb_ kmlb ihkj_^gbq_kdbo hi_jZpbc dhlhju_ hkms_kl
 ‡ mk\h_gby hlebqbc f_`^m iZkkb\gufb hi_jZpbyfb [ZgdZ k
 ijb\e_q_gb_f nbgZgkh\uo j_kmjkh\ b Zdlb\gufb hi_jZpb
 jZaf_s_gb_f ijb\e_qzgguo kj_^kl\
 :

‡hlebaZlv [Zgdb hl ijhgbbgZjg_kh\g_b ihkj_^gbdh\
 ‡gZoh^blv bgnhjfZpbx h \b^Zo ebp_gabc dhlhju_ \u^Zgu
 P_gljZevguf [Zgdhf

:

‡bkihevah\Zlv hkh[_ggkklb hl^_e_l_y_g_l_u_o_b_i_g_Z_g_k_h_g_b dh\ ijb \u[
 gZb[he__ \u]h^guo mkeh\ b_l_g_Z_j_k_h_\u_o_g_b_y_j_Z_p_b_c
 ‡ZgZebabjh\Zlv bgnhjfZpbx k kZclh\ dhff_jq_kdbo [Zgdh\ ij
 [ZgdZ [Zgdh\kdbfb ijh^mdlZfb dhlhjh]h ohl_ehkv [u \hkiheva

5. :

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‡ [bag_k ij_^ijbgbfZI_e_kkZjIzi hj]ZgbijZpbbZgghnhjfZ
bg^b\b^mZevg_u^jbjbfZI_ev ohayck\$_kggh_ \b^ wd hghfbq
^_yl_evghklb

‡ agZgb_ ij_bfms_kl\ b g_^hklZldh\ ij_^ihjZpbaZpbbZgghnhjfZ
ijZ\h\uo nhjf ijZ\be kha^Zgby gghhZhf [bakgZkZ_ j_]bhg_]
gZijZ_e_gguo gZ ih^Za]_bmfbeh^uo ij_^ijbgbfZI_e_c kem` [
h[jZlblv^kZxjb^bq_kdhc ihfhsvx \ kemqZ_ hldjulby kh[kl_ggh
dhlhjuo fh`gh klZlv klZjIzi_jhf

:

‡ihgbfZgb_ keh`ghklb b hl_lkl_gghklb aZgyly [bag_khf

‡khkagZgb_ hkgh\guo nZdlhjh_^jkgbfZpbaZpbbZgghnhjfv mki_oZ \hafh`g
p_e_c ijb gZqZe_ gh\h]h [bag_kZ

‡ihgbfZgb_ f_oZgbafZ j_]bkljZpbb [bag_kZ

‡ihgbfZgb_ ij_bfms_kl\ b g_^hklZldh\ a_e_o^ijhjZgpb aZpbbhg
ijZ\h\uo nhjf hl_lklj_gghhI_ey \ke_^kl\b_ \u[hjZ h^ghc ba

:

‡hkbqZlv hj]ZgbaZpbbZgghnhjfu ij_^ijbylbc

‡hjb_glbjh\Zlvky \ ijZ\Zo b h[yaZgghklyo \hagbdZxsbo V
ohayckl_ggh]h h[sb_g^bZbb^oZ]hv ij_^ijbgbfZI_ey

‡hjb_glbjh\Zlvky \ ijhp_^mj_ j_]bkljZpbb kh[kl_ggh]h [bag_k

:

‡hkms_kl\eylv \u[hj g_h[oh^bfhc -ihZ]Zg b aZpbbZgghnhjfv h^ey _^
kh[kl_ggh]h ^_eZ

‡hkms_kl\eylv k[hj g_h[oh^bfuo ^hdmf_glh\ ^ey j_]bkljZpbb

6. :

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‡nbgZgkh\h_ fhr_ggbq_kl\h nbgZgkh\Zy ibjZfb^Z

‡agZgb_ ijbagZdh\ nbgZgkh\hc ibjZfb^unm gghhZhf Zg b y z b
\hafh`guo ihke_^kl\b_c \h\le_q_gby \ g_z agZgb_ kem` [dm^
nbgZgkh\h]h fhr_ggbq_kl\Z

:

‡hkhagZgb_ kmsgghklb nbgZgkh\hc ibjZfb^u b f_oZgbafZ _z r
nbgZgkh\h]h fhr_ggbq_kl\Z

‡ihgbfZgb_ ijbqbg \h\e_q_gby gZk_e_gby \ nbgZgkh\mx ibjZf

‡hkhagZgb_ ihke_^kl\bc \h\e_q_gbyZg h h bmb^ inbrjZ Zb ^ m b

‡ihgbfZgb_ xjb^bq_kdhc hl_lkl_gg h k b Z g h h j j Z g b p Z Z f b x

:

‡\uy\eylv ijbagZdb nbgZgkh\hc ibjZfb^u \ fhr_ggbq_kdhc ko_

‡jZkihagZ\Zlv nbgZgkh\mx ibjZfb^u mgkj_kl b h g g h u o k i j \ Z e h ` _ g b c

‡gZoh^blvZdlm Z e h g f r Z p b x g Z k Z c i Z o] d k v Z Z g l b c g g u o k e m ` [

‡khihklZ\eylv bgnhjfZpbx ihemq_g g k n h g p b c h j Z a e b q g u o

:

‡djbibq_kdb ZgZebabjh\Zlv nbgZgkh\mx bgnhjfZpbx

‡jZa\b\Zlv djbibq_kdh_ fure_gb_ ih hlg k h h g b x g d y f d e Z f g u f

‡hp_gb\Zlv i j b k d b] Z _ f u o \ Z j b Z g l h \ b g \ _ k l b j h \ Z g b y

7.

:

:

‡i_gkby i_gkbhggZy kbkl_fZ i_gkbhggla g h k h g k l j Z o l j Z b d \ k t

kljZoh\Zy i_gkby ih klZjhklb b g ^ d k b h g Z e o g u c h w n n b p b

gZdhibl_evgZy i_gkby

‡agZgb_ hkgh\ nmgdpbhgbjh\Zgby i_gk k b g g h e b k l b k l i f g k b c

mkeh\bc bo ihemq_gby kihkh[h m ^ m s j f b j h \ Z g k b y b n Z d l

hij_^_eyxsbo jZaf_j [m^ms_c i_gkbb]jZ`^ZgbgZ

:

‡ihgbfZgb_ ebqghc hl_lkl_gg h k l b \ i_gkbhgg h f h [_ k i _ q _ g b b

‡ihgbfZgb_ kfukeZ i_gkbhgg h c k b k l i k u l j b i g b y p b i h h k k b c k d h c

N_^_jZpb b

‡ihgbfZgb_ \Z`ghklb i_gkbhgg u o g Z d h i e _ g b c \ J h k k b b

‡ihgbfZgb_ nZdljh\ \ebyxs[m ^ m s j Z a f g j k b b b g ^ b \ b ^ m m f Z

‡ihgbfZgb_ f_oZgbafZ nhjfbjh\Zgby kljZoh\hc i_gkbb ih klZjh

i_gkbb

‡ihgbfZgb_ kihkh[h\ m_ebq_gby [m^ms_c kh[kl_gg h c i_gkbb

jbkdh\

		1	2
1	2	3	4
Fh^mev	;Zgdb q_f hgb fh]mi h e u lavg uZf` bagb	E I	7
Fh^mev	Nhg^h\uc jughd dZd_]h^b k i h r e w ^hoh^h\	E I	4
Fh^mev	GZeh]b ihq_fm bo gZ^h ieZlblv	E I	3
Fh^mev	KljZoh\Zgb_ qih k i j Z o h v Z i h q l g_ ihizklv \[_^m	E I	5
Fh^mev	Kh[kl_gguc [bag_k b d Z d kha^Zl ihl_jylv	E I	5
Fh^mev	NbgZgkh\u_ fhr_g g b Z d k Z k Z h a g Z b g_ k i Z l v ` _ j l \ h c	E I	3
Fh^mev	H[_ki_q_ggZy klZjhklv \hafh`gh i_gkbhggh]h gZdhie_gby	E I	4
Fh^mev	Blh]h\uc dhgljhev ih dmjkm	AI	3
	34		

¹ Bkihevam_lky kbkl_fZ h[hagZq_gbc ±le ihdp bayZgyZbe I E
ijZdlbmf ±B]jZ AaZgyhij_a_glZpby mq_[guo ^hklb`_gbc

² Mq_[guc qZ40jZ\g_r lZf