



MINISTRY OF SCIENCE AND HIGHER EDUCATION OF THE RUSSIAN FEDERATION  
Federal State Budgetary Educational Institution  
higher education  
"Ural State University of Economics"  
(USUE)

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"APPROVED"  
Rector of USUE



Y.P. Silin

19 January 2024

**REGULATIONS**

For the scientific and applied competition "Financial Constructor"

Ekaterinburg  
2024



## 1. General Provisions

1.1. These Regulations (hereinafter referred to as the Regulations) regulate the procedure for organizing and conducting the scientific and applied competition “Financial Constructor” (hereinafter referred to as the Competition).

1.1. The competition is held within the framework of the Congress of Economists and Financiers of the Eurasian Economic Youth Forum (hereinafter referred to as EEYF). The Internet address of the EEYF website is [www.eurasia-forum.ru](http://www.eurasia-forum.ru)

1.2. Organizer of the Competition:

Federal State Budgetary Educational Institution of Higher Education "Ural State University of Economics" (Ural State University of Economics), Department of Finance, Money Circulation and Credit.

1.3. Co-organizers of the Competition:

Universities-organizers of foreign and regional EEYF platforms that have chosen this competition for implementation at their sites. The list of foreign and regional sites that have chosen this Competition is indicated on the Competition page of the Congress of Economists and Financiers of the EEYF website, as well as on the foreign/regional Sites themselves of the EEYF website

1.4. Competition partners:

- Institute of Economics of the Ural Branch of the Russian Academy of Sciences (Institute of Economics of the Ural Branch of the Russian Academy of Sciences),
- Ural branch of the Free Economic Society of Russia.

1.5. Competition goals:

- designing innovative or modifying existing financial products traded in various segments of financial markets in countries with developing economies;
- developing a creative and scientific approach among young people to analyze existing financial instruments and design new ones, taking into account the needs of the modern digital economy;
- initiate the professional potential of youth, encouraging new ideas and proposals in the field of behavioral finance, dialogue between countries and peoples on the formation of digital financial technologies and instruments, using historical experience, the latest developments and the ability to predict the future on this basis.

1.6. Competition objectives:

- meeting the socio-economic needs and improving the quality of life of students, pensioners, and other socially vulnerable segments of the population by offering special financial products in the field of mortgages, credit relations, savings and investments;
- the ability to evaluate management and financial decisions from the point of view of risks and expected return on investment;
- the ability to predict the actions of government authorities and management in the field of solving socio-economic problems through the issuance of securities and financial instruments;
- promotion and unification of financial products by banks, investment and insurance companies, non-state pension funds within countries with developing economies.



## 2. Scientific directions of the Competition

Scientific and applied works are submitted to the Competition in the following areas:

- 1) Banking products,
- 2) Insurance company products
- 3) Investment company products,
- 4) Products of non-state pension funds and other collective investment institutions.

## 3. Conditions of participation in the Competition

3.1. Students of all forms of study, undergraduates, graduate students, as well as young scientists and specialists working in the banking and financial industry under the age of 35 are invited to participate in the Competition (hereinafter referred to as the Participants).

3.2. The Competition includes works completed **individually or in groups of up to 5 people** corresponding to the categories of participants.

3.2. Applications for participation in the Competition, competition works and abstracts of works are submitted through the registration system of the EEYF website.

3.2.1. If the work is prepared by a team of authors, one of the authors is registered as the team captain and attaches the work and abstracts of the work, the remaining participants are registered as team members, without attaching the work.

There is no registration fee for participation in the competition. Expenses for accommodation of non-resident participants, food and transportation costs for participation in the full-time stage of the competition are paid by the participants themselves or by sending organizations. The exception is the winners of foreign/regional competition sites.

## 4. Stages and timing of the Competition

4.1. The competition is an annual event and is held during the summer semester. The final date of the Competition is established by order of the rector of the Ural State University of Economics.

4.1. The competition is held in four stages.

4.1.1. **First stage (until March 20, 2024 inclusive)** – acceptance and registration of competitive research works of the Competition; checking the work for compliance with the requirements for the work.

The first stage is carried out by the organizing committees of the Competition of the relevant sites:

- Organizing Committee of the USUE Main Site Competition;
- organizing committees of the Competition of foreign/regional sites.

If less than 10 competitive works are received at a foreign/regional site, then the Competition at this site is considered not to have taken place, and the received works participate in the competition of the main site of USUE on a general basis.

4.1.1. **The second stage (qualifying) (from March 21 to April 1, 2024)** – examination of competitive research works registered and admitted to the Competition based on the results of the first



stage. The qualifying stage is carried out remotely. Determining the finalists of the Competition from the USUE site and the finalists of the Competition from foreign/regional sites.

**– Conducting the qualifying stage at the USUE site**

The examination of competitive works received through the USUE site is carried out by the expert commission of the Competition of the USUE site. The commission selects in absentia **from 10 to 15** best works of participants. The final number of finalists from the USUE site depends on the actual number of finalists from foreign/regional sites of the Competition. Lists of finalists who made it to the finals of the Competition are published on the Competition page of the Congress of Economists and Financiers on the EEYF website.

**– Conducting qualifying stages at foreign/regional competition sites**

The examination of competitive works at the EEYF sites is carried out by expert commissions of foreign/regional Competition sites. Expert commissions select 5-10 best works from the national/regional round of the Competition. **On April 1, 2024**, the organizing committee and the expert commission of the foreign/regional site of the Competition will conduct a full-time defense of the selected works and determine the winner and prize-winners of the national/regional round of the Competition.

**The winner (first place) of the national/regional round of the Competition becomes a finalist in the international final of the Competition.** He is given the opportunity to participate in the finals of the Competition and other final events of the XIV EEYF **on April 23-25, 2024 in person.** Payment for travel and accommodation is provided by the main organizer of the EEYF - USUE.

Participants who took 2nd and 3rd place in the Competition will be solemnly presented with certificates and memorable gifts at a foreign/regional site on April 25, 2024.

The general list of finalists of the international final of the Competition is formed from finalists from the USUE site and winners of foreign/regional sites that have chosen this Competition. The general list of finalists of the Competition is published on the EEYF website, on the page of the Competition of the Congress of Economists and Financiers **from April 1 to April 10, 2024.**

4.1.2. **Third stage (preparatory) April 23, 2024** – held in person the day before the final of the Competition, in the form of a master class for participants who qualified for the final of the Competition. The master class provides information on the principles and features of the design of financial products, the existing practice of their circulation in the modern financial market, and also answers questions from participants about their projects. Based on the results of the master class, the guys finalize their projects and prepare for presentation.

4.1.3. **The fourth stage ( final) April 24-25, 2024** – defense and presentation of competitive research works of the finalists, determination of the winners of the Competition. Awarding of winners and prize-winners. It is carried out in person at USUE or remotely using online communication.

Participation in the master class and the final of the Competition is also possible using remote technologies - registered participants and experts gain access to USUE cloud resources based on the MS Office 365 platform and connect to interactive sessions during events through teams created in Microsoft Teams.

4.2. Based on the results of the Competition, a collection of abstracts of the finalists' works is published. The collection is published in the form of the corresponding chapter of the annual collection



of EEYF materials no later than 4 months after the Competition. The collection of EEPM materials is posted in the RSCI, on the USUE website and on the EEPM website.

### **5. Registration of participants, requirements for submitted documentation and rules for registration of competitive works**

5.1. Works and abstracts of work are submitted to the Organizing Committee of the Competition in electronic form through a special registration form on the EEYF website [www.eurasia-forum.ru](http://www.eurasia-forum.ru).

– participants of the main site of the Competition, when registering, choose: USUE Site – Congress of Economists and Financiers – “Financial Constructor” competition;

– participants of foreign/regional platforms choose when registering: The name of the corresponding site is the “Financial Constructor” competition.

5.2. To participate in the Competition the following package of documents must be submitted:

1) the author’s statement about participation in the Competition (Appendix 1) – is submitted by filling out the participant’s registration form on the EEYF website.

If the work is prepared by a team of authors, one of the authors is registered as the team captain and attaches the work, the remaining participants are registered as team members. A team member can attach empty files to complete registration.

2) competition work (with a title page in the form of Appendix 2 ) - attached as a separate file to the participant’s registration form;

3) abstracts of the work reflecting the main provisions and results of the work (in the form of Appendix 4) are attached as a second file to the participant’s registration form.

5.3. The competition entry must meet the following requirements:

1) the work must correspond to the theme of the competition and its scientific directions specified in section 2 of the Regulations and address issues of real interest for the current socio-economic situation in Russia or foreign friendly countries. The approximate content of the work (product specification) is indicated in Appendix 3.

1) The competition work must be original, the percentage of originality of the text is at least 60%;

2) reference material is required: links to sources from which quotes are used, numerical data in the text, tables, graphs, diagrams, bibliography (at least 10 sources);

3) the work must be formatted as follows: a file in \*.doc or \*.rtf format, the name of the file must indicate the surname of the author(s). Font Times New Roman, font size – 14 pt, line spacing 1.5. All margins are 20 mm. The text is justified without hyphenation. All charts and tables must be inserted into the text. Paragraph indent – 1.25. Sheet orientation is portrait. Volume of work: 20 – 25 pages.

4) the list of references is drawn up in accordance with GOST R 7.0.100-2018. The bibliography must include at least 10 sources. Footnotes to the text are given in square brackets indicating the source number in the list of references.

5.4. For competitive scientific and applied work, abstracts can be prepared that reflect the general idea of the work. Abstracts should be formatted as follows: line spacing 1.5 on A4 sheets, font Times New Roman, size 14 pt, margins 20 mm on each side. The volume of abstracts is no more than 3 pages.



5.5. The competition work and abstracts of the work based on the results of the master class can be adjusted and submitted to the finals in electronic form, as well as in printed form for all full-time experts of the Competition.

## **6. Procedure and criteria for evaluating work**

6.1. The Organizing Committee selects projects for further expert evaluation according to the requirements specified in clause 5 of the Regulations.

6.2. During the second (qualifying) stage, expert commissions examine the participants' works and determine the finalists (finalist teams) of the Competition. Up to 15 best works are selected for the finals.

Lists of finalists (finalist teams) are published on the Competition page and information letters about reaching the finals are sent to the finalist participants. If a finalist (team of finalists) for any reason cannot take part in the final in person, by decision of the Organizing Committee of the Competition, he may be given the opportunity to participate in the Competition using remote technologies (online).

6.3. During the final stage of the Competition, an expert commission evaluates the submitted works (projects) and their public defense.

Criteria for evaluating work at the final stage:

- novelty of the project – up to 20 points;
- customer focus – up to 20 points;
- economic efficiency – up to 20 points;
- presentation (formatization of the work and abstracts of the work) – up to 20 points.
- defense (answers to experts' questions) – up to 20 points.

The maximum score is 100.

6.4. If the winners and prize-winners of the Competition have the same number of points (equal), the decision to determine the winners and prize-winners remains with the Expert Commission of the Competition.

## **7. Winner's reward ceremony**

7.1. Based on the results of the full-time defense of works, the winners and prize-winners of the Competition are determined, they are awarded Diplomas of 1st, 2nd, 3rd degree and orders for 1st, 2nd, and 3rd place, respectively.

All participants receive certificates of participation in the Competition.

8.2. The winners and runners-up of the Competition are awarded cash prizes within the framework of the Competition prize fund, established on the basis of the order of the USUE Rector and in accordance with the minutes of the meeting of the Competition expert commission.

8.3. If the winner or prize-winner of the Competition is a team of participants, the cash prize is distributed among all team members in equal shares.

8.4. Cash prizes (including payment of income tax) are transferred by the Competition organizer within 1.5 months to the personal accounts of winners and prize-winners using the details provided to the Competition coordinator, subject to the submission of the following documents:



– printout from the bank’s personal account: bank details and personal account number for transferring money;

– a copy of the passport page 1, 2 and page with registration;

– a copy of the TIN or a printout of the TIN data from the website.

Cash prizes for foreign participants participating in the finals in person are issued at the USUE cash desk on the day of the award.

8.5. Participants who take 1st, 2nd and 3rd place at a foreign/regional site are awarded certificates for 1st, 2nd and 3rd place in the national/regional round and small orders “Star of Eurasia”.

8.6. The awarding of all finalists of the Competition will take place as part of the final events of the XIV EEYF **on April 25, 2024** simultaneously at the USUE site and at foreign/regional Competition sites using online communication.

## **8. Management of the Competition on the USUE site**

8.1. The Competition is managed by the EEYF Organizing Committee and the Competition Organizing Committee.

8.2. Chairman of the EEYF Organizing Committee - Rector of USUE:

– approves the Regulations on the Competition, signs the order on holding the Competition and the composition of the organizing committee of the Competition, the order on the composition of the expert commission of the Competition;

– carries out general management of the organization and conduct of EEYF events within the framework of which the Competition is held.

8.3. To organize and conduct the Competition, an organizing committee of the Competition is formed, consisting of:

– scientific director of the Competition;

– Competition coordinator;

– members of the expert committee of the Competition;

– representatives of organizations - partners of the Competition,

– Secretary(s) of the Competition.

8.4. Scientific director of the Competition:

– prepares the draft Regulations on the Competition, prepares amendments and additions to it;

– is the chairman (co-chairman) of the expert commission of the Competition;

– selects the composition of the expert commission of the Competition.

8.5. Competition Coordinator:

– ensures the invitation of members of the Expert Commission of the Competition;

– organizes the distribution of information letters to educational, research and scientific organizations of the Russian Federation and Eurasian countries;

– organizes registration (through the registration system of the EEYF website) and verification of compliance of received competition documents with established requirements, sends competition works to members of expert commissions for evaluation;

– organizes and monitors the progress of the Competition;

– organizes the work of the expert commission during the international finals of the Competition;

– organizes the registration of diplomas, certificates and awarding of the winners and prize-winners of the Competition;

– organizes the collection of abstracts of competitive works of the Competition finalists and their transfer to the USUE Publishing House for inclusion in the collection of EEYF materials;



- organizes the collection of necessary documents for issuing cash prizes to the winners and prize-winners of the Competition;
- draws up a report on the Competition.

8.6. An expert commission of the Competition is created to conduct an expert assessment of competitive works.

The Chairman of the Expert Commission of the Competition is the Director of the EEYF Congress, where the competition is taking place. The co-chairman of the Expert Committee of the Competition is the scientific director of the Competition. The expert commission includes highly qualified pedagogical and scientific workers, leading specialists from among the organizers of the EEYF, as well as invited experts. More than half of the members of the expert commission must be representatives of third-party organizations. Decisions of the expert commission are made by open voting, by a simple majority of votes of the members of the expert commission present, minutes are recorded, the minutes are signed by the chairman, secretary and members of the expert commission (Appendices 5, 7).

Information on the composition of the organizing committee and expert commissions of the Competition is published annually on the Competition page of the EEYF website.

## **9. Management of the Competition at foreign/regional sites of the EEYF**

1.1. The Competition is managed by the organizing committee of the foreign/regional EEYF site and the organizing committee of the Competition of the EEYF site.

1.2. The organizing committee of the EEYF Competition includes:

- Competition coordinator;
- an expert commission of the Competition consisting of at least 3 people from among highly qualified teaching and research workers of the university organizing the site, as well as invited experts.
- Secretary of the Competition.

1.3. Competition Coordinator:

- ensures the invitation of members of the expert commissions of the Competition;
- organizes the distribution of information letters to educational, research and scientific organizations in their country or region of Russia;
- organizes registration (through the registration system of the EEYF website) and verification of compliance of received competition documents with established requirements, sends competition works to members of expert commissions for evaluation;
- organizes the work of expert commissions during the qualifying round of the Competition;
- together with the organizing committee of the USUE site, organizes the departure of the winner of the qualifying round of the Competition to USUE to participate in the international finals of the Competition (1st place); as well as the participation of the contestants who took 2nd and 3rd place in the award procedure on April 25, 2024 at their Competition site;
- organizes the transfer of the thesis of the work of the winner of the national/regional round of the Competition to the Competition coordinator of the USUE site for inclusion in the collection of EEYF materials.

9.4. To conduct an expert assessment of the competition entries, an expert commission is created at the foreign/regional site of the Competition.





The composition of the expert foreign/regional commission of the Competition is approved by the organizing committee of the foreign/regional site. The expert commission includes highly qualified pedagogical and scientific workers, leading specialists from among the organizers of the EEYF site, as well as invited experts. Decisions by the expert commission are made by open voting, by a simple majority of votes of the members of the expert commission present, minutes are recorded, the minutes are signed by the chairman, secretary and members of the expert commission (Appendix 6).

### **10. Coordinates of the Organizing Committee of the Competition**

10.1. Competition organizer: Federal State Budgetary Educational Institution of Higher Education "Ural State University of Economics" (Ural State University of Economics)

Address: 620144. Ekaterinburg, st. March 8/Narodnaya Volya, 62/45

Tel.: (343) 257-91-40, fax: (343) 283-10-15

Official website of the organizer: [www.usue.ru](http://www.usue.ru)

Official website of the Competition and the Eurasian Economic Youth Forum (EEYF): [www . eurasia - forum . ru](http://www.eurasia-forum.ru)

USUE department responsible for holding the Competition: Department of Finance, Money Circulation and Credit.

Contact details of the Competition coordinators are indicated on the Competition page of the EEYF website.

10.2. Co-organizers of the Competition: Universities-organizers of foreign and regional sites of the EEYF, which have chosen this competition for implementation at their sites. The list of foreign and regional sites that have chosen this Competition is indicated on the Competition page of the EEYF website, in the Congress of Economists and Financiers section, as well as on the pages of the foreign/regional Sites themselves on the EEYF website.

Contact details of the coordinators of foreign/regional sites of the Competition are indicated on the pages of foreign/regional sites of the EEYF website.



**PARTICIPANT APPLICATION**  
**scientific and applied competition**  
**"Financial constructor"\***

I ask you to take part in the Scientific and Applied Competition "Financial Constructor". I provide the following information about myself:

<i>Participant</i>	Surname	
	Name	
	Surname	
	Date of Birth	
	Country (citizenship)	
	City of study	
	contact number	
	e-mail	
	Place of study/work	
	Course/group/position	
	Institute/faculty	
	Direction/profile of training	
Topic/team name		
<i>Scientific director</i>	FULL NAME.	
	Academic degree, title	
	University/Organization	
	Department	
	contact number	
	e-mail	
<i>Attached files</i>	File 1 – Competition work	
	File 2 – Abstract of the work	

\* The application is submitted by filling out the participant's registration form on the specialized website of the EEYF.

If a team participates in the competition, one member of the team fills out the application as captain, and attaches the work and abstract of the work to it, others, as team members, indicate the same team name or topic of work. A team member can attach empty files to complete registration.



**URAL STATE UNIVERSITY OF ECONOMICS  
EURASIAN ECONOMIC YOUTH FORUM**

**SCIENTIFIC AND APPLIED COMPETITION  
"FINANCIAL CONSTRUCTOR"**

**COMPETITION WORK No. \_\_\_\_**

**Job title**

Thematic area: \_\_\_\_\_  
Name \_\_\_\_\_

Authors): \_\_\_\_\_  
\_\_\_\_\_  
(full name)

Student (master's student, postgraduate student) \_\_\_\_  
full-time/correspondence course

Name of the university \_\_\_\_\_

Scientific adviser: \_\_\_\_\_  
\_\_\_\_\_  
(full name, academic degree, position)  
\_\_\_\_\_

City, year



### **Product Specification**

1. The product's name. What area does it belong to (banking, insurance, investment business)?
2. Target audience of product consumers (population, legal entities)
3. Main characteristics of the product (detailed description of parameters)
4. Product benefits
5. Product Disadvantages
6. Comparison with existing analogues
7. Mechanism of product circulation on the market (use of financial intermediaries, demand forecast)
8. Risks and threats that hinder product promotion
9. Calculation of the expected effectiveness of the product (reliability, profitability, liquidity)
10. Resulting conclusions



## Requirements for the preparation of abstracts of competitive works

The competition work must be accompanied by abstracts in which it is necessary to indicate main provisions and results of the work. Abstracts *should not exceed 3 pages* .

*entitled with the author's last name* , are accepted for consideration . A4 format. Times font New Roman , font size 14 pt, line spacing – one and a half. All margins are 20 mm. The text is aligned in width with automatic hyphenation. Sheet orientation is portrait. Paragraph indent – 1.25. All charts and tables must be inserted into the text. The list of references is drawn up in accordance with GOST. Footnotes to the text are given in square brackets indicating the source number in the list of references.

The author's initials and surname should be printed at the top center of the page. The next line indicates the full name of the university (organization), then the city. Below, in the middle of the line, indicate the title, then keywords (no more than 5 words or phrases). Then the text is placed. At the end, the initials and surname of the scientific supervisor, his academic degree and academic title are indicated.

### Sample abstract format

I. I. Ivanov, A. A. Petrov  
Kemerovo State University, Kemerovo

### Heading

**Keywords:** ...; ... (*no more than 5; indicated separated by semicolons*)

Text text text text text text text text text text text text text text text  
text text text text [1]. Text text text text text text text.

### Bibliography (*if any*)

1. ...
2. ...

Scientific supervisor: *A. B. Sidorov* ,  
academic degree, academic title

***Abstracts of works that do not meet the specified requirements  
are not accepted for publication!***



**PROTOCOL OF THE MEETING OF THE EXPERT  
COMMISSION**

**about the finalists of the scientific and applied competition “Financial Constructor”  
USUE sites**

04/01/2024

№   1  

Ekaterinburg

**Composition of the expert commission:**

Chairman of the expert commission:

FULL NAME. - job title

Co-chairman of the expert commission:

FULL NAME. - job title

Members of the expert commission:

FULL NAME. - job title

**Agenda for the meeting of the expert commission:**

Determination of the finalists of the scientific and applied competition "Financial Constructor"

**Having assessed the submitted scientific works, the commission decided:**

1. Establish the following assessments of the participants' work on a 100-point scale:

Table 1 – Average ratings of participants

No. teams	FULL NAME. team members	Name of university, organization	Number of points scored

2. In accordance with the points scored, bring the following participants to the finals of the Competition

Table 2 – Table 2 – Finalists of the Competition from the USUE site

No. p/p	FULL NAME. team members	Name of university, organization	Number of points scored

Chairman of the expert commission \_\_\_\_\_ / Full name  
Signature

Co-chairman of the expert commission \_\_\_\_\_ / Full name  
Signature

Member of the expert commission \_\_\_\_\_ / Full name  
Signature

Secretary \_\_\_\_\_ / Full name



**MINUTES OF THE MEETING OF THE EXPERT COMMISSION**  
**on determining the winners and prize-winners of the national/regional tour**  
**scientific and applied competition "Financial Constructor"**

(name of foreign/regional Competition site)

04/01/2024

No.   1  

G. \_\_\_\_\_

**Composition of the expert commission:**

Chairman of the expert commission:

FULL NAME. - job title

Members of the expert commission:

FULL NAME. - job title

**Agenda for the meeting of the expert commission:**

Determination of winners and prize-winners of the national/regional round of the scientific and applied competition "Financial designer" of the site \_\_\_\_\_.

**Having assessed the submitted scientific works, the commission decided:**

1. Establish the following assessments of the participants' work on a 100-point scale:

Table 1 – Average ratings of participants

No. teams	FULL NAME. team members	Name of university, organization	Number of points scored

In accordance with the points scored, bring the following participants to the finals of the Competition and determine the places of the national/regional round of the Competition:

Table 2 – Winners and runners-up of the national/regional round of the Competition

No. p/p	FULL NAME. team members	Name of university, organization	Award document
			Certificate for 1st place, Competition finalist certificate
			Certificate for 2nd place
			Certificate for 3rd place



**REGULATIONS**  
**For the scientific and applied competition "Financial Constructor"**

Edition 6

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Chairman of the expert commission

\_\_\_\_\_ / Full name

Signature

Co-chairman of the expert commission

\_\_\_\_\_ / Full name

Signature

Member of the expert commission

\_\_\_\_\_ / FULL NAME.

Signature

Secretary

Signature

\_\_\_\_\_ / Full name





**PROTOCOL OF THE MEETING OF THE EXPERT  
COMMISSION**  
**on determining the winners and prize-winners of a scientific and applied competition**  
**"Financial Constructor"**

04/24/2024

№   2  

Ekaterinburg

**Composition of the expert commission:**

Chairman of the expert commission:

FULL NAME. - job title

Co-chairman of the expert commission:

FULL NAME. - job title

Members of the expert commission:

FULL NAME. - job title

**Agenda for the meeting of the expert commission:**

Determination of winners and prize-winners of the scientific and applied competition "Financial Constructor"

**Having assessed the submitted scientific works, the commission decided:**

1. Establish the following assessments of the participants' work on a 100-point scale:

Table 1 – Average ratings of participants

No. teams	FULL NAME. team members	Name of university, organization	Number of points scored

2. In accordance with the points scored, assign the following award documents to each participant of the Competition

Table 2 – Award documents of the competitors

No. p/p	FULL NAME. team members	Name of university, organization	Type of award document cash prize size With breakdown for each team member

2. Declared winner



scientific and applied competition "Financial Constructor"

\_\_\_\_\_  
(Full names of all team members)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
(job title)

Recognized as a winner ( II place)  
scientific and applied competition "Financial Constructor"

\_\_\_\_\_  
(Full names of all team members)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
(job title)

Recognized as a winner ( III place)  
scientific and applied competition "Financial Constructor"

\_\_\_\_\_  
(Full names of all team members)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
(job title)

Chairman of the expert commission

\_\_\_\_\_/ Full name  
Signature

Co-chairman of the expert commission

\_\_\_\_\_/ Full name  
Signature

Member of the expert commission

\_\_\_\_\_/ FULL NAME.  
Signature

Secretary

\_\_\_\_\_/ Full name  
Signature

The regulations on the competition are introduced:

Competition director


  
V.A. Tatyannikov

Approved:

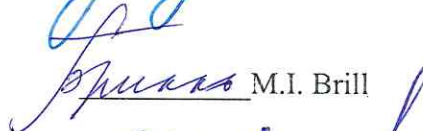
Vice-Rector for Social Affairs  
and Youth Policy, co-chairman

  
R.V. Krasnov

Vice-rector for the scientific work

  
V.E. Kovalev


The head of the Legal department

  
M.I. Brill

Director of the Congress of Economists and Financiers,  
director of IEaF

  
E.B. Dvoryadkina


Coordinator of Congress of Economists and Financiers,  
vice-director of IEaF

  
M.Y. Spichkin

Coordinator of Congress of Economists and Financiers,  
Head specialist of IEaF

  
Y.I. Lenisheva

Leading economist of the DSRR,  
coordinator for the EEYF

  
O.L. Korabelshchikova



*Преподобный* *всех*  
*наземных* *и*  
*Алексей Александрович С.А.*