

АННОТАЦИИ СТАТЕЙ НА АНГЛИЙСКОМ ЯЗЫКЕ

P. 3 *Zemtsov A. A.* Tomsk State University. **The of «household finance» discipline: the 3rd Version**

The article continues contents deepening and structure expansion of «the household finance» discipline: 6 sections and 52 themes are allocated.

Key words: household finance, contents and structure of financial discipline.

P. 17 *Belyaev Yu. A.* **Labor activity behind a pension threshold: the experiment is necessary**

Today all elements of life infrastructure are focused on creation of conditions for high-grade life of only one generation. But the requirement of it is shown already by, at least, two generations. A humane way out – creation of new life infrastructure for many generations at the same time, for participation of citizens of all age equal in rights in labor and other activity, public and political life without any manifestations of age discrimination. The first step in creation of new infrastructure is the pilot study of possibilities of elderly people, their abilities to high-grade updating of knowledge and long labor activity. The main questions of experiment technique are considered in the article.

Key words: age restrictions, life infrastructure, experiment technique, training of elderly people, work at a retirement age, life expectancy, professional aging, psychophysical possibilities of elderly people.

P. 22 *Ischenko I. A.* **The household within the limits of client model of MDM-bank**

MDM-Bank has passed to use of the client model focused on the household finance. The essence of client model consists in understanding of client's requirements, an estimation of his possibilities. The client manager accepts bank risk and bears an individual responsibility for the made credit decision. Model basic elements are disclosed in the article.

Key words: household finance, client model.

P. 25 *Illarionova A. V.* Tomsk State University. **The health estimation theme in the “Manager of public health services” journal: the publications review**

Health is one of important components of the Base active considered in “household finance” discipline. In turn, its major element is the estimation. The health estimation is necessary when managing and planning household finance.

Key words: health, health estimation, individual health, public health, household finance.

P. 35 *Azarova A. I.* Tomsk State University. **Influence of oil branch development factors on oil pricing**

The article is dedicated to the system analysis and determination of factors of the world oil market development, which substantially defines a condition of the Russian economy, the state budget and the country's balance of payments. The author analyzes factors influencing on the formation of the world demand and supply of oil. Also the dynamics of the world oil prices is analyzed and the future of the oil market development is estimated in the article.

Key words: oil stocks, oil pricing, oil products.

P. 54 *Sagaidachnaya N. K.* Tomsk State University. **Social aspects of the budget classification of income**

This paper analyzes the budget classification of revenues, currently in force, and explains its shortcomings as a grouping of income. These shortcomings are systemic, include the lack of social orientation and a single criterion groups. Remedy these deficiencies will contribute to increasing the analytical capacity of the budget classification and budget transparency, strengthen its social orientation.

Key words: classification of income, individuals, legal persons, individual entrepreneurs, taxes from the population, the middle class.

P. 59 *Martens A. A.* Altai State University. **Peculiarities of financial resources formation in the management of apartment fund**

The article shows the relationship between specific housing services and the formation of financial resources of the sphere of management apartment Fund. The author discloses the composition of municipal services, shows the types and features of the pricing reflected and justifies the social significance of these services. Also, the authors identified and disclosed to the main group of financial relationships between entities in the sphere of study and formulated the problems associated with their implementation.

Key words: management of an apartment house, housing-and-municipal services, financial resources.

P. 64 *Vorobyeva I. P.* Tomsk Polytechnic University. **Public (municipal) institutions, features of account of budgetary activity**

The article considers financial providing of budgetary, public and autonomous establishments at government expense. The account features of budgetary subsidy on the state task performance are shown. Possibilities of financial provision economic analysis of public establishment are exposed on the example of recipient budgetary funds balance. Description of profits and charges accounts conclusion and past period financial results evaluation is given.

Key words: cash execution of budget, financial result, estimated expenses, budgetary subsidy.

P. 71 *Vorobjov S. P., Vorobjova V. V.* Altai State Medical University. **About necessity of cooperative movement development for village territories which are lagging behind in the development**

The development prospects of village economy, cooperation, business form the agricultural enterprises and other large agricultural manufacturers in development of supplying and marketing cooperation are proved in the article.

Key words: village territories, diversification, supplying and marketing cooperation.