

АННОТАЦИИ СТАТЕЙ НА АНГЛИЙСКОМ ЯЗЫКЕ

P. 3. *Glukhov V. V.* **Forms and models of household financial management**

The models of management of finance in household are shown in the article. The management has internal structure, established system of economic relations that arise between its members by formation and expenditure of the joint budget.

Family members that live together can't be absolutely financially independent. They should take into account consequences of economic decision-making that influence formation household wealth.

Key words: forms and models of management of household finance, personal finance, family budget funds, economic behaviour of individuals.

P. 11. *Reznik S. D., Egorova N. U.* **Efficiency of investments into the human capital in housekeeping as the major factor of economic growth of the country.**

In article questions of efficiency of investment in the human capital in housekeeping, influence of quality of life on efficiency of formation of the human capital, the external and internal mechanisms promoting an effective utilization and development of all kinds of the human capital are considered.

Key words: housekeeping, the human capital, investments.

P. 19. *Zemtsov A. A., Osipova T. Y.* **The personal finance theme in the modern English academic books: the review**

The review of English (mainly American) personal finance textbooks is presented in the article. The personal finance theme is completely generated in separate, full-fledged sphere of knowledge in the English literature. Textbooks have similar structure. We defined a base set of chapters and topics of the personal finance textbooks.

Key words: personal finance, English textbook.

P. 31. *Osipova T. Y.* **Financial management of the economic entity (on an example of businesses)**

The review of [theoretical](#) aspects of financial management is presented in this article. Objective of this research was to define basic elements of this field of knowledge, further to apply them to the personal finance. The analysis has shown that the theory of financial management has got universal character and can be used in management of various economic entities.

Key words: financial management, economic entity.

P. 41. *Zemtsov A. A.* **The contents and structure of the discipline «Household finance». Version 2**

The article continues studying of discipline «Household finance» structure. Two parts – the finance households finance-micro and household financial management; 28 topics are allocated.

Key words: household finance, personal finance, financial discipline.

P. 53. *Belyaev Y. A.* **Life expectancy increase and problems of pension system**

In connection with life expectancy increase there was a problem of coexistence of generations. Today all elements of an infrastructure of a life are focused on creation of conditions for a high-grade life only one generation whereas the requirement of it already show, at least, two generations. A creative way out – creation of a new infrastructure of a life for many generations simultaneously. One of the important elements of this infrastructure is the effective organisation of real updating of quickly becoming outdated knowledge, allowing to overcome consequences of professional ageing, it is essential to prolong the period of high-grade labour activity of older persons, to reduce a sharpness of pension problems.

Key words: a life infrastructure, training of older persons, work at a pension age, pension reform, life expectancy, professional ageing, psychophysical possibilities of older persons.

P. 59. *Tyuleneva N.A., Cheremisina S.V.* **Financial integration and innovation of educational process**

The experience of Saint Petersburg State University of Economics and Finance in development of training programs for master's degrees is of great interest. Fifteen years of experience in international cooperation with the leading foreign universities and business schools contributes to the development of the bachelor's and master's education programs.

Key words: financial integration, economic education, educational process, innovation.

P. 67. *Yartseva I.Y.* **Issues of budget non-tax revenues administration**

One of ways of budget non-tax revenues increase is improvement of non-tax income administration quality. The author carries out the analysis of the current legislation regarding administration of revenues. Powers of chief administrators (administrators) of the budget revenues are considered, and also actual problems of administration are revealed. The author offers changes which are necessary to bring in the current legislation to eliminate existing problems of incomes administration.

Key words: Chief administrators of budget revenues, authority of administrators, budget non-tax revenues administration.

P. 71. *Demin A.V.* **Presumptive techniques in the tax law**

The article is devoted to the use of presumptions in the mechanism of fiscal and legal regulation, in particular, the formation of such institutes tax law, as a down payment, the payment method is determined by dividing the tax base, expenditure norms for income taxation research institute, special tax regimes.

Key words: tax law, tax, presumption, presumptive method, a special tax regime.

P. 77. *Vorobyeva N.N.* **Legal problems of forming and functioning of the Reserve fund of subject of Russian Federation**

In the article the questions of forming and functioning of the Reserve funds of subjects of Russian Federation are discussed. These funds have a vocation for providing stability of regional budgets' expenses and thereby not allowing the decrease of financial potentialities of the state organs for carrying out their powers. However, the legislative basis in this sphere is not complete, and practice of forming these funds is lacking meanwhile.

Key words: reserve fund, subject of Russian Federation.