

АННОТАЦИИ СТАТЕЙ НА АНГЛИЙСКОМ ЯЗЫКЕ

1). *Zemtsov A.A.* Tomsk State University. **Structure of household life cycle in general financial aspects: profitable and expense positions.**

Concept is introduced – household life cycle, analyzing general profitable and expense positions of its components.

Key words: household life cycle, income, expense.

2). *Zemtsov A.A., Osipova T. Yu.* Tomsk State University. **The household financial structure indicators of students of financial and accounting specialties of National research Tomsk state university.**

The article represents the third students' survey results. The students from the full-time department of the economic faculty and from the distance and part-time department of the banking faculty took part in this survey. Household types, dwelling types and some of financial structure elements (per capita income, operation costs) have been analyzed. The student experience of financial operations is considered.

Key words: household finance, types of households, financial structure of household

3). *Fedorovich V.O., Kontsykpo N.V.* Novosibirsk state university of economy and management.

Analysis of modern system mortgage lending in Russia.

In article the current state is considered and prospects of development mortgage crediting in Russia are analyzed. Calculation of factor of availability of acquisition of housing on an example of the market of real estate of Novosibirsk is shown. The analysis of the possible directions of development of the market of mortgage lending during the post-crisis period is presented, and also mechanisms for providing the population of the Russian Federation with available mortgage loans are offered.

Key words: mortgage loan, interest rate, banking system, real estate objects, financial risks, potential borrower

4). *Skrylnikova N.A., Lozhnikova A.V.* Tomsk State University. **Financial support for innovative activity analyzed on the basis of the list of national critical technologies**

The adequacy of various financial institutions for tasks of innovative development is analyzed. The systemic faults in financing innovative activity are revealed on the basis of the list of critical technologies.

Key words: innovative activity, financial support, scientific and technological priorities, critical technologies.

5). *Azarova A.I.* **Innovative technologies in the oil industry and their reflection in the management of a vertically integrated oil companies**

Creation of a knowledge management system and development of professional communities within will ensure efficient experience-sharing among employees of the company's various regional entities and assist faster implementation of various projects with higher quality.

Key words: innovative oil, vertical integration, knowledge management systems.

6). *Ischuk T.L.* Tomsk State University. **Normative financing in universities: Mechanism of implementation.**

The content of normative financing for each person in Russian universities, the mechanism of its implementation; foreign experience of normative financing in higher education system, as well as the approaches of individual countries to abandon paid education.

Key words: high education system, normative financing for each person, price of educational service

7). *Tkachenko L. I.* Tomsk State University. **Basic differences between Russian accountant standards and International financial reporting standards.**

International financial reporting standards are generally accepted standards of financial reporting of companies around the world, the use of which leads to the financial statements to be accurate and transparent. Russian practice reflects business transactions in the accounting and reporting in accordance with national accounting standards (RAS) has the fundamental differences in the method of their formation for the purposes of reporting. The article reveals the fundamental differences in the methodological approaches of forming statements under Russian and international standards.

Key words: International Financial Reporting Standards, the Russian accounting standards, convergence, accounting information..

8). *Sorokin M. A.* Tomsk State University. **Tariffs formation as a method of regulation of the price.**

The article describes the conceptual basis of tariffs formation as a method of regulation of the market economy in order to balance the interests of producers and consumers, when market mechanisms do not allow to achieve the desired parameters.

Key words: price, tariff, Tariffs formation, natural monopolies, state

9). *Ischenko I.A.* **Project financing as a way to implement energy service contracts**

Possibilities of energy service contracts realization through project financing. Energy service contract is investment contract concluded between the customer agency and the implementing organization, providing services and (or) energy-saving works.

Key words: Energy service contract; project financing; investments

10). *Grinkevich A. M.* Tomsk State University. **Analysis of foreign approach to assessing innovative economy**

Focused support for innovations requires assessment of innovative level of countries/regions/firms that actualizes a comparative analysis of approaches to assessing the level of innovation, applied in other developed countries. This article describes the general guides (standards) of assessment of innovation, systematized evaluation indicators, and highlighted the advantages and disadvantages of a handbook.

Key words: assessment, the level of innovation, assessment handbook

11). *Sorokina G. V.* **Accounting formation of long-term funds, aimed to make capital repairs of a multi-unit residential building.**

Paper focuses on the problem of accumulating monetary assets aimed to make capital repairs of a multi-unit residential building with considering the various sources of funding.

Key words: capital repairs, long-term funds of monetary assets, partnerships of homeowners, financial plan of the building.

12). *Yarkovskii P. A.* Tomsk State University. **Information inquiries of users of financial statements**

The article deals with the classification of financial statement users and their information needs. The most important indicators for a reporting assessment from a position of the interested users are presented. Advantages of the reporting made on the International Financial Reporting Standard, to adoption of reasonable economic decisions are revealed.

Key words: financial statements, users, International Financial Reporting Standards.

13). *Honl. T. A.* Tomsk State University. **Regulation of the pharmaceutical market: is there a possibility for the development of innovative pharmaceutical products in Russia?**

The Russian government is aiming to develop a modern and effective pharmaceutical industry by 2020. It hopes that the industry will be able to produce innovative medicines. The author outlines the

inadequacies of regulation in the pharmaceutical market of Russia. The article is concise but informative. This article will be useful to all who have an interest in the current regulatory situation regarding the pharmaceutical market.

Key words: innovative medicines, regulation, pharmaceutical market

14). *Tsyrenzhapov Ch.D. Finance – social institution.*

The author proposes in his article to understand finance as an independent social institution with its functions in society. He puts on the same level of social existence finance, government and law. The author believes that the finance along with the right and the state is a social regulator of financial behavior in society. He identifies ways to balance the financial interests of the society.

Key words: finance; state; right