

CERTIFICATE

OF COMPLETION

THIS IS TO CERTIFY THAT

Anastasiia Poltorak

has successfully completed the micro-credential course
**"DIGITAL FINANCIAL LITERACY AND SOCIAL
RESPONSIBILITY"**

Learning outcomes and competences

Upon successful completion of the micro-credential, the participant has demonstrated the ability to:

- use key concepts of digital financial literacy, inclusive finance, and social responsibility to identify and describe real-life financial or business problems and present clear conclusions;
- apply basic digital financial tools, ethical principles, and regulatory guidelines to develop responsible solutions for inclusive finance and ethical business practices;
- identify and analyse ethical and social challenges in finance and assess the impact of digital financial decisions on people, organisations, and society;
- review and compare basic regulatory frameworks and professional standards related to social responsibility in finance and suggest appropriate actions;
- work effectively in teams using principles of teamwork and professional communication in digital and online environments.

Course details

Workload: 90 hours

Credits: 3 ECTS

Level: EQF Level 5–7

Mode of delivery: Fully online

Course period: 29 January – 30 March 2026

Director
of Karazin Banking Institute
V.N. Karazin Kharkiv National University



Anna CHKHEAILO

Date of issue: 30 March 2026

Certificate ID: 031/2026