SOFIA UNIVERSITY ‘ST. KLIMENT OHRIDSKI’

FACULTY OF ECONOMICS AND BUSINESS ADMINISTRATION

CURRICULUM

Approved:	Approved by the Academic Council with protocol: № 8/27.05.2026

Professional field: 3.8 Economics

Degree „Bachelor”

Major:

E	F	E	1	0	3	2	2	6

Bachelor’s Degree Programme in Accounting, Finance and Digital Applications

Mode of study: full-time
Duration of studies (number of semesters): 8 (eight)

Professional qualification: Accounting and Finance Specialist

Qualification characteristics

Bachelor's Degree Programme in Accounting, Finance and Digital Applications

1. Programme objectives

The programme in "Accounting, Finance and Digital Applications" prepares highly qualified professionals with solid fundamental and practical knowledge in the field of accounting, finance and the application of new information technologies related to artificial intelligence, big data analysis, cloud and blockchain technology. The aim is to prepare specialists with the necessary competencies in an increasingly rapid entry of high-tech solutions in business, finance, accounting, and auditing, thus meeting the needs of business, public administration, and the non-governmental sector. Students studying in this programme acquire theoretical and practice-oriented knowledge and skills with a wide range of applicability, which provides them with successful implementation in a dynamically changing market environment in the country and abroad.

The curriculum of the programme has an interdisciplinary nature and is developed in accordance with the needs of the labour market in Bulgaria and the European Union. The balanced combination of accounting, financial, management and legal disciplines with the so-called STEM disciplines - applied mathematics, statistics, computer, and information technology, provides graduates with modern training and the opportunity to use modern methods and tools for effective decision making.

The programme in "Accounting, Finance and Digital Applications" is accredited by the international professional organization The Institute of Chartered Accountants in England and Wales (ICAEW). During the first year of study all students can enroll in the ACA Independent Student Program, which provides them: 1) the opportunity to obtain an internationally recognized Certificate in Finance, Accounting and Business (CFAB) – a solid competitive advantage in their professional development as young specialists; 2) free original ICAEW study materials, access to exam materials, specialized software, webinars, etc .; 3) the qualification Business Finance Professional with the appropriate designation BFP in front of the name after 12 months of experience with an authorized employer and successfully passing the exam in Ethics and Professional Skepticism (online); 4) the opportunity to continue their education after graduation to acquire the ACA qualification.

The programme is also affiliated with the CFA Institute – the most renowned and influential international organization in the world in the field of financial and investment analysis, which is a guarantee of quality and timeliness of the taught material. The cooperation presupposes annual monitoring of the taught topics according to the novelties in the issues included in the examinations for obtaining the Chartered of Financial Analyst (CFA).

The Bachelor's Degree in "Accounting, Finance and Digital Applications" is open to all applicants who have completed a secondary education and have proficiency in English at a minimum level of B2 under the Common European Framework of Reference for Languages.

2. Programme Scope (knowledge and skills necessary for successful professional development; theoretical preparation and specialized trainings, etc.)

The accreditation of the programme in "Accounting, Finance and Digital Applications" by ICAEW and CFA Institute is related to the synchronization of major disciplines of the curriculum with the curricula of these international professional organizations, which ensures high quality education guaranteed by the annual monitoring and the requirement for continuous updating of the material studied. In the training of students in the programme, modern methods and good practices are used, borrowed from leading partner universities. The teaching process integrates real cases from business practice, uses the business simulation Accounting Bissim, the educational game Count FEFE, the method Color Accounting, software products applied in the financial sector and specifically in the fintech industry and investment analysis. The concluded agreements for cooperation with companies from different sectors of the economy provide an opportunity for inclusion of prominent specialists from the business and financial sector in the educational process with guest lectures on current topics. The participation of guest lecturers from leading Western universities, as well as experts and leaders in international, European and national institutions is also an established practice. The material base corresponds to the needs of teachers and students and allows extensive use of information technology in the learning process.

The duration of the Bachelor's Degree is four years (eight semesters) and includes compulsory, elective and optional courses, organized in the form of lectures, seminars and internships. All compulsory and elective subjects included in the curriculum are taught in English. The forms of control are exams and current

assessments, as for some of the disciplines it is planned to solve practical cases, work with real data and use modern analytical software applications, development and defense of course projects and others.

The courses in the programme "Accounting, Finance and Digital Applications" includes basic, profiling, and optional training, as well as training practice in accounting and finance in a company, government institution or non-governmental organization. The basic preparation of students is provided by compulsory subjects, compliant on the one hand with the professional specialization of graduates as bachelors in accounting and finance, with a focus on specific software applications in these areas, and on the other with the requirements imposed by international professional organizations ICAEW and CFA Institute in connection with the international accreditations of the bachelor's program. In addition, STEM knowledge and skills in economic, financial, accounting, legal, software, and statistical aspects are developed. Elective disciplines enable students to upgrade their basic training through a choice of courses in technological innovation and new business models, environmental economics, human capital economics, international management, the application of information technology for foreign exchange trading (FOREX), and econometric analysis of international financial markets. The elective courses provide an opportunity to deepen the knowledge of general economic and business French, German, and English at a certain level of their proficiency. Graduates are also given the opportunity to develop some soft skills, such as managerial and leadership skills, interpersonal skills, adaptability, and stress management, through the specialized elective courses. Optional courses include learning another foreign language (at the request of students), as well as disciplines related to human resource management, organizational management models for quality and organizational excellence, e-business, decision-making in risk and uncertainty, behavioral economics, econometrics, as well as upgrading the acquired basic knowledge in micro- and macroeconomics. Foreign students can study Bulgarian language during their studies in the programme "Accounting, Finance and Digital Applications". An internship is carried out with the assistance of a mentor from the host organization and under the guidance of an academic mentor.

The programme ends with passing a state exam.

3. Professional competencies

After completion of the programme, the student should:

Have knowledge and skills for:

- Analysis of various factors and identification of specific accounting and financial problems in business enterprises, public structures, and non-governmental organizations.
- Use of innovative methods and tools to solve identified problems related to the functioning of financial and accounting systems in organizations from different sectors of the economy.
- Decision-making for implementation of specialized software products in conditions of increasing digitalization of business processes to improve the financial function in organizations.

In theoretical and applied aspect:

- Know the basic principles, mechanisms, and models in the field of accounting, finance, and information systems in organizations.
- Know the opportunities for digitalization of various business processes to improve their efficiency.
- Know the fundamental and modern methods and opportunities for applied financial and accounting analysis.
- Know the legal and tax aspects of the financial and accounting activity and make its decisions in the context of the applicable legislation.
- Know the regulatory aspects of the organization and their impact on its financial and accounting activities.
- Know the principles of functioning and regulatory aspects of the capital markets.
- Know the methods, approaches, and tools for assessing and managing the risk inherent in financial activities.

In the practical aspect:

- Apply the acquired theoretical knowledge and make effective decisions in the field of finance and accounting, considering the specifics of the organization and the applicable regulatory and regulatory framework.
- Apply the techniques for statistical and econometric analysis of the financial processes, interpret the obtained results and make decisions in accordance with them.
- Work with modern information and communication technologies and systems in the field of finance and accounting.
- Be able to analyze and summarize professional information from various sources.
- Be able to present alternative solutions and motivate specific choices.

- Be able to quickly adapt to specific jobs, as well as to work well in a team.

4. Professional development

The qualification “Accounting and Finance Specialist” allows bachelors to work successfully in various positions in business organizations, financial institutions, government agencies, and non-profit organizations, to which the internationally recognized CFAB certificate contributes. Their professional realization includes:

- Management positions at various levels in the financial-accounting and administrative departments in all public and private institutions, as well as in the non-governmental sector.
- Operational positions in the financial and accounting departments of business organizations, public structures, and non-governmental organizations.
- Financial analysts in economic, financial, trade and other departments and directorates in ministries, departments, enterprises, municipal and district administration.
- Auditors and tax experts in organizations providing consulting services.
- Internal auditors in business organizations, financial institutions, and government agencies.
- Financial experts in financial and non-financial institutions, European structures, and international financial organizations.
- Complete the three levels of the Chartered Financial Analyst examinations.
- Graduates of the programme in "Accounting, Finance and Digital Applications" could continue their education in the master's programmes of the Faculty of Economics and Business Administration or in other educational institutions both in locally and abroad.

EFE	1	0	3	2	**Bachelor's program "ACCOUNTING, FINANCE AND DIGITAL APPLICATIONS" in English**
code of the					**from the academic year 2023/2024, admission from the winter semester, full-time study**

№	course code				Course Title	Type - R, E, F	Term	ECTS credits	Number of classes - total					Weekly load	Type of Grading* - e, ca, m, a
									Total	Lectures	Seminars	Practical classes/ practice	Out-of-class work		
1	*2*				*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*
Compulsory courses															
1	R	0	5	6	Microeconomics I	R	1	7	210	60	45	0	105	4+3	E
2	R	0	4	8	Mathematics I	R	1	6	180	45	45	0	3+3	4+4	E
3	R	0	3	2	Information Technologies and Systems	R	1	6	180	45	45	0	90	3+3	CA
4	R	0	7	7	Fundamentals of Management	R	1	6	180	30	30	0	2+2	2+2	M
5	R	0	0	0	Sport 1	R	1	1	30	0	0	30	0	0+0+2	A
6	R	0	2	0	Introduction to Finance	R	2	6	180	30	30	0	120	2+2	E
7	R	0	4	2	Macroeconomics I	R	2	7	210	60	45	0	105	4+3	E
8	R	0	7	1	Fundamentals of Law	R	2	4	120	30	0	0	90	2+0	E
9	R	0	9	9	Financial Institutions and Regulations	R	2	4	120	45	0	0	75	3+0	E
10	R	0	9	8	Financial Ethics and Professional Standards	R	2	4	120	15	30	0	75	1+2	E
	R	0	0	0	Sport 1	R	2	1	30	0	0	30	0	0+0+2	CA
11	R	0	7	9	Money, Banking and Financial Markets	R	3	5	150	45	30	0	75	3+2	E
12	R	0	1	6	Principles of Personal Finance	R	3	7	210	30	30	0	150	2+2	E
13	R	0	7	2	Fundamentals of Statistics	R	3	6	180	45	45	0	90	3+3	E
14	R	0	3	9	Corporate and Financial Law	R	3	5	150	60	0	0	90	4+0	E
15	R	1	0	5	Sustainable Development and Corporate Social Responsibility	R	3	2	60	30	0	0	30	2+0	CA
16	R	0	0	0	Sport 2	R	3	1	30	0	0	30	0	0+0+2	A
17	R	0	0	4	Data Bases in Finance	R	4	5	150	30	45	0	75	2+3	CA
18	R	0	1	9	Fundamentals of Accounting	R	4	7	210	45	30	0	135	3+2	E
19	R	0	5	2	International Economics	R	4	6	180	45	30	0	105	3+2	M
20	R	0	9	1	Commercial Law	R	4	4	120	45	0	0	75	3+0	E

21	R	0	3	5	Quantitative Methods in Finance	R	4	4	120	30	30	0	60	2+2	E
22	R	0	1	7	Introduction to Behavioral Finance	R	4	3	90	30	15	0	45	2+1	E
	R	0	0	0	Sport 2	R	4	1	30	0	0	30	0	0+0+2	CA
23	R	0	8	3	Public Finance	R	5	5	150	45	30	0	75	3+2	E
24	R	1	0	7	Organisational Behaviour	R	5	5	150	30	45	0	75	2+3	M
25	R	1	0	3	Financial Accounting and Reporting	R	5	7	210	45	30	0	135	3+2	E
26	R	0	4	6	Marketing and Digital marketing	R	5	5	150	45	30	0	75	3+2	E
27	R	0	5	3	International Finance	R	5	4	120	45	0	0	75	3+0	E
28	R	0	9	7	Management Accounting	R	6	7	210	30	30	0	150	2+2	E
29	R	0	3	8	Corporate Finance	R	6	8	240	60	30	0	150	4+2	E
30	R	0	1	1	Business Intelligence	R	6	5	150	30	30	0	90	2+2	CA
31	R	0	8	8	Accounting Information Technologies and Systems	R	6	6	180	30	30	0	120	2+2	CA
32	R	0	1	5	Principles of Taxation	R	7	5	150	45	0	0	105	3+0	E
33	R	0	2	2	Digital Business and Innovations	R	7	5	150	30	30	0	90	2+2	CA
34	R	1	0	0	Financial Technologies and Digital Banking	R	7	5	150	45	0	0	105	3+0	CA
35	R	0	0	9	Business Planning and Control	R	7	4	120	30	30	0	60	2+2	M
36	R	0	2	8	Economic Statistics	R	7	4	120	30	30	0	60	2+2	E
37	R	0	8	1	Applied Statistics with R	R	7	5	150	45	0	0	105	3+0	E
38	R	0	3	3	Capital Markets, Derivatives and Risk Management	R	8	6	180	30	30	0	120	2+2	E
39	R	0	6	8	Introduction to Audit	R	8	4	120	45	0	0	75	3+0	E
40	R	0	0	7	Business Communication, Presentation and Teamworking	R	8	4	120	45	15	0	60	3+1	E
41	R	1	0	6	Investment Analysis	R	8	4	120	30	30	0	60	2+2	M
Elective disciplines - the chosen disciplines must carry a minimum of 16 credits for the entire study period															
1	R	0	6	1	General German in Economics	E	1	2	60	0	30	0	30	0+2	A
2	R	0	6	2	General French in Economics	E	1	2	60	0	30	0	30	0+2	A
3	R	0	6	0	General English in Economics	E	1	2	60	0	30	0	30	0+2	A
	R	0	6	1	General German in Economics	E	2	2	60	0	30	0	30	0+2	CA

	R	0	6	2	General French in Economics	E	2	2	60	0	30	0	30	0+2	CA
	R	0	6	0	General English in Economics	E	2	2	60	0	30	0	30	0+2	CA
4	E	0	1	2	Interpersonal Communication, Adaptability and Stress Management	E	2	2	60	30	0	0	30	2+0	CA
5	E	0	2	9	Technological Innovations and New Business Models	E	3	2	60	30	0	0	30	2+0	CA
6	R	0	0	8	Business German	E	3	2	60	0	30	0	30	0+2	A
7	R	0	1	2	Business French	E	3	2	60	0	30	0	30	0+2	A
8	R	0	0	5	Business English	E	3	2	60	0	30	0	30	0+2	A
9	E	0	4	4	Programing Fundamentals for Financiers	E	3	2	60	30	0	0	30	0+2	CA
	R	0	0	8	Business German	E	4	2	60	0	30	0	30	0+2	CA
	R	0	1	2	Business French	E	4	2	60	0	30	0	30	0+2	CA
	R	0	0	5	Business English	E	4	2	60	0	30	0	30	0+2	CA
10	E	0	0	7	Environmental Economics	E	4	2	60	30	0	0	30	2+0	CA
11	E	0	4	2	PMI Project Management Standards	E	6	2	60	30	0	0	30	2+0	CA
12	E	0	4	6	Leasing and lending	E	6	2	60	30	0	0	30	2+0	CA
13	E	0	0	8	Human Capital Economics	E	7	2	60	30	0	0	30	2+0	CA
14	E	0	1	3	International Management	E	7	2	60	30	0	0	30	2+0	CA
15	E	0	6	8	Microeconomics of Competitiveness	E	7	2	60	30	0	0	30	2+0	CA
16	E	0	1	4	Management and Leadership Skills	E	8	2	60	30	0	0	30	2+0	CA
17	E	0	2	0	Written Business Communication in English	E	8	2	60	30	0	0	30	2+0	CA
18	E	0	2	2	Application of Information Technologies for Foreign Exchange Trade (FOREX) and Econometrical Analysis of International Financial Markets	E	8	2	60	30	0	0	30	2+0	CA
Remark: Additional successfully passed exams as regards the Erasmus exchange program are recognized as elective courses.															
Facultative (optional) courses[1]															
1	F	0	0	5	Practical Bulgarian for Foreigners[2]	F	1	2	60	0	30	0	30	0+2	A
2	F	0	0	1	Other Foreign Language I	F	1	3	90	0	45	0	45	0+3	A
	F	0	0	5	Practical Bulgarian for Foreigners[2]	F	2	3	90	0	45	0	45	0+3	CA
	F	0	0	1	Other Foreign Language I	F	2	2	60	0	30	0	30	0+2	CA
3	F	0	9	4	Human Ressource Management	F	3	5	150	30	45	0	75	2+3	M

4	F	0	0	2	Other Foreign Language II	F	3	3	90	0	45	0	45	0+3	A
	F	0	0	2	Other Foreign Language II	F	4	3	90	0	45	0	45	0+3	CA
5	R	0	2	4	E-business	F	4	6	180	30	30	0	120	2+2	M
6	R	0	3	0	Economic Theories	F	4	6	180	60	0	0	120	4+0	M
7	R	0	5	7	Microeconomics II	F	5	7	210	60	45	0	105	4+3	E
8	F	0	0	3	Other Foreign Language III	F	5	3	90	0	45	0	45	0+3	A
	F	0	0	3	Other Foreign Language III	F	6	3	90	0	45	0	45	0+3	CA
9	R	0	4	4	Macroeconomics II	F	6	7	210	60	45	0	105	4+3	M
10	R	0	6	9	Fundamentals of Behavioral Economics	F	6	4	120	45	0	0	75	3+0	E
11	R	0	6	6	Fundamentals of Econometrics	F	6	5	150	45	30	0	75	3+2	E
12	R	0	1	4	Decision Making under Risk and Uncertainty	F	6	4	120	45	0	0	75	3+0	M
13	R	0	6	4	Organizational Management Models for Quality and Organizational Excellence	F	7	5	150	30	15	0	105	2+1	M
14	R	0	0	1	Analysis and Forecasting of Economic Time Series	F	7	6	180	30	30	0	120	2+2	E

[1] **The credits of the optional courses are not considered for the implementation of the curriculum. Requirements for the relevant discipline, incl. developing course projects, are the same as in the core curriculum.**

[2] **The course is compulsory for international students!**

Internships and course projects

№	Code				Internship	Type - R, E, F	Term	ECTS - credits	Weeks	Hours	Type of Grading* - e, ca, m, a
1	P	0	0	3	Practical training on Accounting and Finance - Internship in organization	R	5	4	2	120	A
2	P	0	0	3	Practical training on Accounting and Finance - Internship in organization	R	6	4	2	120	M

Students must prepare a course project in the following disciplines: Fundamentals of Management, International Economics, Organizational Behavior, Business Planning and Control, Investment Analysis as well as in the following facultative (optional) subjects: Human Resources Management, E-business, Economic Theories, Macroeconomics II, Decision Making under Risk and Uncertainty, and Organizational Management Models for Quality and Organizational Excellence. The students completes the Practical Training on Accounting and Finance with a course project.

Graduation

Mode of graduation	ECTS - credits	Number of hours preparation	First Exam Session	Second Exam Session
Accounting and Finance State Exam	10	300	July	September

The curriculum was adopted at a meeting of the Faculty Council with Record of Proceedings No. 5/28.05.2019, updated with Record of Proceedings No. 5/26.04.2021 and changed and ammended with Record of Proceedings No.8/24.03.2026.

DEAN:
/Assoc. Prof. Atanas Georgiev, PhD/

Sofia University "St. Kliment Ohridski"
Curriculum Reference Statement
Bachelor's program "Accounting, Finance and Digital Applications" in English
Mode of study - full time, length of study 8 (eight) semesters, winter semester admission

Load, ECTS-credits and grades by semester

Type of activity	I semester			II semester			III semester			IV semester			V semester			VI semester			VII semester			VIII			Total		
	Load (h.)	ECTS credits	number of grades	Load (h.)	ECTS credits	number of grades	Load (h.)	ECTS credits	number of grades	Load (h.)	ECTS credits	number of grades	Load (h.)	ECTS credits	number of grades	Load (h.)	ECTS credits	number of grades	Load (h.)	ECTS credits	number of grades	Load (h.)	ECTS credits	number of grades	Load (h.)	ECTS credits	number of grades
Compulsory courses	**780**	**26**	**4**	**780**	**26**	**6**	**780**	**26**	**5**	**900**	**30**	**7**	**780**	**26**	**5**	**780**	**26**	**4**	**840**	**28**	**6**	**540**	**18**	**4**	**6180**	**206**	**41**
Min. of elective courses	**120**	**4**	**2**	**120**	**4**	**2**	**120**	**4**	**2**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**60**	**2**	**1**	**60**	**2**	**1**	**480**	**16**	**8**
Study internships	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**120**	**4**	**0**	**120**	**4**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**240**	**8**	**1**
State exam	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**300**	**10**	**1**	**300**	**10**	**1**
Total:	**900**	**30**	**6**	**900**	**30**	**8**	**900**	**30**	**7**	**900**	**30**	**7**	**900**	**30**	**5**	**900**	**30**	**5**	**900**	**30**	**7**	**900**	**30**	**6**	**7200**	**240**	**51**
of which auditorium	**465**			**375**			**405**			**405**			**345**			**270**			**345**			**255**			**2865**		

Mode of graduation	ECTS - credits	Number of hours preparation	First Exam Session	Second exam Session
Accounting and Finance State Exam	10	300	July	Septembe

The curriculum was adopted at a meeting of the Faculty Council with Record of Proceedings No. 5/28.05.2019, updated with Record of Proceedings No. 5/26.04.2021 and changed and ammended with Record of Proceedings No.8/24.03.2026.

DEAN:

/Assoc. Prof. Atanas Georgiev, PhD/

Acquired professional qualification: Accounting and Finance Specialist