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«ҒЫЛЫМ ЖӘНЕ БІЛІМ - 2018»
XIII Халықаралық ғылыми конференциясы

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«НАУКА И ОБРАЗОВАНИЕ - 2018»

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The proceedings are the papers of students, undergraduates, doctoral students and young researchers on topical issues of natural and technical sciences and humanities.

В сборник вошли доклады студентов, магистрантов, докторантов и молодых ученых по актуальным вопросам естественно-технических и гуманитарных наук.

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UDK 339

THE DIFFERENCE BETWEEN FINANCE AND ECONOMIKS

Serikbayeva Karlygash
karlygash___2000@mail.ru
Student of Faculty of Economics, Group- E-11,
L.N.Gumilyov Eurasian National University,
Astana, Kazakhstan.
Supervisor- Uchkampirova Aygul Bakhadirovna

Although they are often taught and presented as very separate disciplines, economics and finance are interrelated and inform and influence each other. Investors care about these studies because they also influence the markets to a great degree. Here we take a look at finance and economics, what they can teach investors and how they differ [1].

What is it?	
ECONOMICS	**FINANCE**
Without falling back on dry academic definitions, economics is a social science that studies the production, consumption and distribution of goods and services, with an aim of explaining how economies work and how their agents interact. Although labeled a “social science” and often treated as one of the liberal arts, modern economics is in fact often very quantitative and heavily math-oriented in practice [2].	Finance in many respects is an offshoot or outgrowth of economics, and many of the notable achievements in finance (at least within academia) were made by individuals with economics backgrounds and/or positions as professors of economics. Finance generally focuses on the study of prices, interest rates, money flows and the financial markets. Thinking more broadly, finance seems to be most concerned with notions like the time value of money, rates of return, cost of capital, optimal financial structures and the quantification of risk.

How are they useful?	
ECONOMICS	**FINANCE**
When economists succeed in their aims to understand how consumers and producers react to changing conditions, economics can provide powerful guidance and influence to policy-making at the national level. Said differently, there are very real consequences to how a nation approaches taxation, regulation, and government spending; economics can offer advice and analysis regarding these decisions. Economics can also help investors understand the potential ramifications of	While economics offers the pithy explanation that the fair price of an item is the intersection of supply, demand, marginal cost and marginal utility, that is not always very useful in actual practice. People want a number, and many billions of dollars are at stake in the proper pricing of loans, deposits, annuities, insurance policies and so forth. That is where finance comes into play – in establishing the theoretical understandings and actual models that allow for the pricing of risk and valuation of future cash flows

national policy and events on business conditions. Understanding economics can also give investors the tools to predict macroeconomic conditions and understand the implications of those predictions on companies, stocks, markets and so on. Being able to project that a certain set of government policies will stoke (or choke off) inflation or growth in a country can certainly help stock and bond investors position themselves appropriately.	Finance also informs business managers and investors on how to evaluate business proposals and most efficiently allocate capital. Basically, economics posits that capital should always be invested in a way that will produce the best risk-adjusted return; finance actually figures that process out.

Economics and Finance as a career	
ECONOMICS	**FINANCE**
For those who choose to pursue economics as a career, academia is an obvious option. Academics not only spend their time attempting to teach students the principles of economics, but also researching within the field and formulating new theories and explanations of how markets work and how their agents interact. There is also call for economists in the corporate world. Here the concerns of economists are more immediate and near-term. Economists working for major investment banks, consultancies, and other corporations often focus on forecasting growth (GDP, for instance), interest rates, inflation, and so on. These projections may represent a product in their own right (that can be marketed to clients) or an input for managers and other decision-makers within the company.	In some respects, a degree or academic background in finance opens more obvious doors than a similar background in economics. A degree in finance is a common denominator among many of those who populate Wall Street, be they analysts, bankers or fund managers. Likewise, many of those who work for commercial banks, insurance companies and other financial service providers have college backgrounds in finance. Apart from the finance industry itself, a degree in finance can be a pathway into and through the senior management of companies and corporations [3].
Economics and Finance in the markets	
ECONOMICS	**FINANCE**
Investors have an erratic history with economists, listening to them carefully at some times and all but ignoring them at others. While some investors may ignore economists' concerns and pile their investments into the latest booming sector, others will carefully track data on GDP, inflation and deficits to inform their investing decisions. It also matters which market is being considered; bond investors typically tend to pay more attention to economic data than many equity investors do [4].	As finance tries to concern itself with assessing the value of financial instruments, it is not surprising that one of the most common applications of finance in the markets is in the determination of fair value for a wide range of investment products. Stock-pricing models like the capital asset pricing model, option models like Black-Scholes, and bond concepts like duration are all byproducts of applied finance in an investment context. Finance also offers new theories about the "right" way to do things, whether that is the optimal dividend or debt policy for a corporation or the proper asset allocation strategy for an investor. It can also be argued that finance affects

	the markets with a seemingly constant stream of new products. Although many derivatives and advanced financial products have been maligned in the wake of the Great Recession, the fact remains that many of these instruments were designed to address and solve market demands and needs.

Conclusion. It is important for investors to avoid "either/or" arguments regarding economics and finance; both are important, and both have valid uses and applications. In many respects, economics is "big picture" (how a country/region/market is doing) and concerned about public policy, while finance is more company/industry-specific and concerned about how companies and investors evaluate and price risk and return. Historically, economics has been more theoretical and finance more practical, but this has changed in the last 20 years.

It is interesting to note, though, that the two disciplines seem to be converging in some respects. It seems that academics in finance are trying to incorporate more and more theory into their work and appear more academically rigorous. At the same time, there is at least a movement within some schools of economics to lean more heavily on math and appear practical and applicable to everyday business and policy decision-making processes [4].

At some fundamental level, there will always be a separation, but both are likely to remain very important to the economy and financial markets for some time to come.

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2. "Real economy" definition in the Economic Glossary
3. en.wikipedia.org/wiki/Economy
4. en.wikipedia.org/wiki/Finance

UDK 465

ECONOMIC GROWTH AND NEW PARADIGM of CLUSTER DEVELOPMENT of SEZ (Astana new city)

Tuleyev Yerlan
student 2 courses of the specialty Economy
Tulegenova Manat Shaymerdenovna
master of Economy
L.N.Gumilyov Eurasian National University
Supervisor- Uchkampirova Aygul Bakhadirovna

Transition of Kazakhstan to cluster approach of Special Economic Zones (SEZ) is caused, first, need to provide a sufficient variety of the made production in the country and increases in export. Secondly, it is predetermined by need of reduction of dependence on import of strategically important goods and innovative technologies. Thirdly, for realization of the priority strategic directions of the Message of the President of the country "Strategy 2050" entries into a 30 of the best countries of the world, improvement of quality of production from accounting of the international standards in the conditions of fierce competition, big role for development of national economy has formation and prospects of SEZ in cluster system.

The global character and priority of special economic zones and clusters acquire a special strategic importance at the present stage, becoming one of key factors of effective growth of national economy. In the strategy of industrial innovative development of Kazakhstan [1] need of further development of economic justification of territorial development of certain regions as important source of increase in competitiveness of the country is emphasized.