

1, 2

1 ( )  
 , (690014 , . , 41), e-mail: andrey.koren3@mail.ru  
 2 ( )  
 , (690014 , . , 41), e-mail: cleo\_1203@mail.ru

2015

## INVESTMENT TAX DEDUCTIONS AS INSTRUMENT OF INCREASE OF FINANCIAL LITERACY OF THE POPULATION

**Koren A.V.<sup>1</sup>, Procenko J.A.<sup>2</sup>**

<sup>1</sup>*Vladivostok State University of Economics and Service, Vladivostok, Russia (690014, Vladivostok, Gogolya street, 41) e-mail: andrey.koren3@mail.ru*

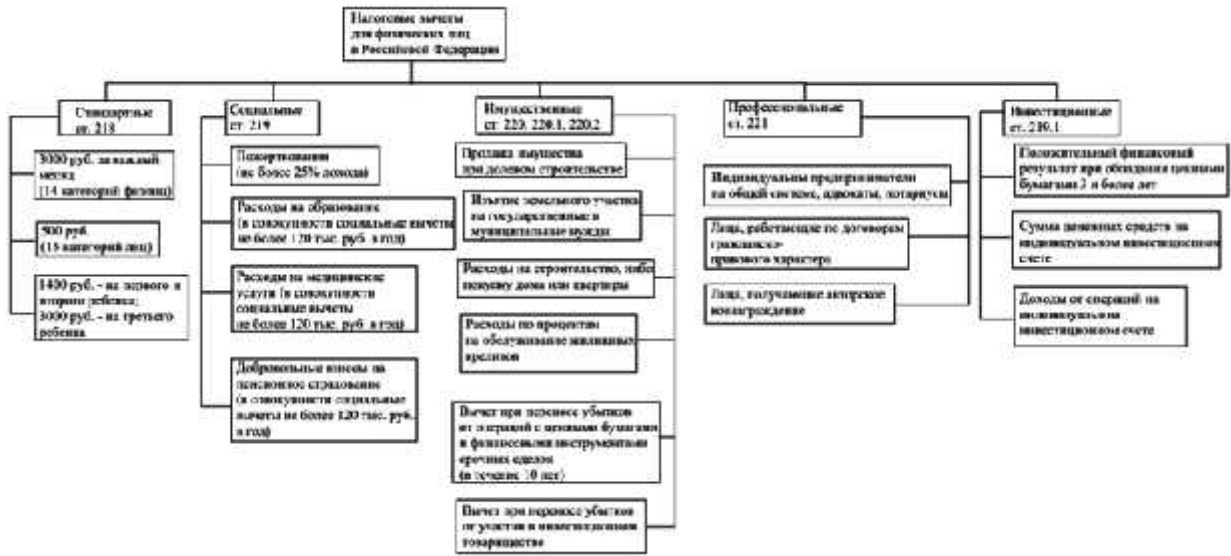
<sup>2</sup>*Vladivostok State University of Economics and Service, Vladivostok, Russia (690014, Vladivostok, Gogolya street, 41) e-mail: andrey.koren3@mail.ru*

**The article discusses a new type of tax deductions for income tax. Since 2015, individuals can exercise their right to receive investment tax deduction when you open an individual investment account. Here we consider the benefits of new investment tax deductions, which significantly increases the yield savings of individuals. In turn, the purpose of administering the tax deduction taken to consider increasing the attractiveness of investment in capital market instruments, which is one of the ways to improve the financial literacy of private investors in Russia.**

Key words: investments, individual investment account, tax deduction, investment income, legal bases, economic activity.

, .  
 .  
 , . [2]  
 , « » .  
 , :  
 1) – , , ,  
 ( , , ,  
 . ).  
 2) – , ,  
 , ,  
 , ,  
 , .  
 1 2015  
 « »  
 - ( ).  
 - , - ,  
 , .  
 1 2015 . 10.3  
 « ».  
 ,  
 . - :  
 • 219.1 ;  
 • 226.1 ;  
 • 10.3 ;

( 1).



1 –

[5, 6]

1) 219.1

3

1)

2)

3)

1.

. [8]

3

, 3 000 000 .

, 3

, 9 . .

1 219 -

. 214.1

, : , , ,

. [4]

219

—

. 7 . 10.3

400

400 . [9]

2.

:

•

400 . .;

•

;

•

;

•

2015

400 . . 2016

2014 ,

52 . . ,

« » ,

500 . . ,

400

400 . .

13%.

1 200 . . ( ) .

3

4,3% (

— ) .

$3 \times 52 = 156$  .

[7]

3.

. 3 . 219.1

(13%)

1)

2)

.  
 ,  
 ,  
 , [3]  
 ,  
 .  
 — ,  
 —  
 ( 400 .  
 .) ( ).  
 ,  
 .  
 ,  
 -  
 ,  
 ,  
 .  
 .

1. . . .  
// . - 2010. - 5. - . 9-16.
2. . . . , . . .  
// :  
. - 2005. - 1. - . 88-95.
3. . . . :  
: / . . ; - ,  
 , 2011.
4. . . .  
// . - 2014. -  
5 (38). - . 63-65.

5. . . , . . . //  
. - 2013. - 12-2 (41-2). - . 941-944.
6. . . , . . .  
// . - 2010. - 4-9. - . 39-42.
7. . . , . . .  
// . - 2014. - 2. - . 434.
8. . . , . . .  
//  
. - 2014. - 11 (44).
9. . . , . . . //  
. - 2014. - 3. - . 402.