

S. I. Yuriy Department of Finance (Ukraine)  
Ukrainian-American Association of College Educators (Ukraine, USA)

# CERTIFICATE

№ III-IFF-26/254

awarded to

## Dryha Zhanna

for having participated in the Third International Financial Forum

**MODERN FINANCE: NATIONAL STABILITY, SECURITY, INNOVATIVE LEADERSHIP**

30 hours (1 ECTS credit)

  
**Andriy Krysovaty**



May 13-17, 2026  
Ternopil – Bukovel, Ukraine

Doctor of Economics, Professor  
Chairman of the Academic Council of West Ukrainian National University  
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«MODERN FINANCE: NATIONAL STABILITY, SECURITY, INNOVATIVE LEADERSHIP»