

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

# CERTIFICATE

№ III-IFF-26/212

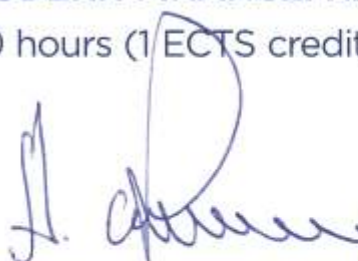
awarded to

## Olha Zakharova

for having participated in the Third International Financial Forum

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

30 hours (1 ECTS credit)

  
**Andriy Krysovaty**



Doctor of Economics, Professor  
Chairman of the Academic Council of West Ukrainian National University  
Head of the S. I. Yuriy Department of Finance  
Co-Chair of the Program Committee of the Third International Financial Forum  
«MODERN FINANCE: NATIONAL STABILITY, SECURITY, INNOVATIVE LEADERSHIP»

May 13-17, 2026  
Ternopil – Bukovel, Ukraine