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CHALLENGES AND ISSUES IN DEVELOPING UKRAINIAN STUDENTS' FINANCIAL LITERACY AND ENTREPRENEURIAL SKILLS

Abstract. *The article deals with the actuality of a problem of the development of students' financial literacy and entrepreneurial skills as key life competencies in the context of European integration and education reform in Ukraine. The purpose of the study is to identify innovative teaching methods of the development of students' financial literacy, entrepreneurial skills, and consumer culture, which will contribute to the formation of a competitive person (Homo Economicus) under market economy conditions. The main principles and approaches (competence, personal oriented, and gender) of the financial education of students are methodologically determined. The role of partnership between a family, educational establishment, and business for the development of Ukrainian students' financial literacy and promotion of entrepreneurship education is revealed. An effective training kit (a programme "Financial Wisdom of Family Pedagogy" and a manual "Open Family Studios: "Financial Wisdom of Family Pedagogy") taking into account the Ukrainian economic mentality and family educational potential are developed (within the framework of the project "Financial Sector Development Program (USAID/FINREP-II)").*

Keywords: *financial literacy, entrepreneurial skills, entrepreneurship, "Open Family Studios", students.*

Introduction.

A market economy and European vector of Ukrainian educational policy require the formation of a competitive and financially literate person (Homo Economicus) by the international living standards, economic stability and security of the country. According to the normative educational documents (Law of Ukraine "On Education" [1], Concept of the New Ukrainian School [2]), the priority tasks of the educational system are the development of ten key competencies of students, in particular: financial literacy, initiative, and entrepreneurship as a necessity for their successful future life.

The challenge of time is to promote adult education among parents and teachers who are the main agents of economic socialization of a child. Their influences on developing children's financial literacy, entrepreneurial skills, forming non-stereotypical economic thinking concerning the relationship between the human and money, and projecting the creative models of financial behaviour are undeniable.

Problem Statement.

The relevance of the problem is confirmed by the sociological research on the financial literacy of the population, and knowledge about protection of consumers' rights, conducted over the last ten years in Ukraine [3–5]. According to the survey results that U. S. Agency for International Development (USAID), and the National Bank of Ukraine has released on June 6, 2019, 41% of Ukrainians have a lack of financial literacy, low economic and financial awareness, little interest in financial news, etc. The overall financial literacy index in Ukraine showed big differences across age, income levels, and education [6].

The National Bank of Ukraine has developed its vision on developing financial literacy of the population on the national level, which is presented in the Strategy for Financial Literacy (2019). The vision of the Strategy is forming “a financially literate European Ukrainian”. The Strategy is developed taking into account European values and includes 5 priority decisions: **a) change the financial culture** (forming financially responsible behaviour of Ukrainians); **b) make Ukrainians more European and more financially aware** (the citizens are expected to share European values and be ready to live according to European standards and values); **c) focus on youth** (youth aged from 10 to 24 years (generation Z and Alfa) is the target audience; increasing financial awareness in the family and among peers, defining a model of financial behaviour and financial safety); **d) introduce a central communication platform**; **e) build a financial literacy hub for the Ukrainians** (the Information and Communications Centre) [7]. The specificity of the financial education of children and youth in Ukraine is still an under-researched topic. Today there is the question “Will the school and family be able to form a financially literate person?”

Research Questions.

European countries have relevant experience in implementing educational programmes to improve the financial literacy of the population (UK, Germany, and Austria). Similar international programmes are implemented in Latvia, Luxembourg, Slovenia, the Netherlands, France, and Poland. It should be mentioned that children and youth are the target audience for all programmes.

Theoretical and applied aspects of the problem of developing student' financial literacy are presented in foreign studies N. Ahmad, R. Yusof, A. Ahmad, & R. Ismail [8], M. Bacigalupo, P. Kampylis, Y. Punie, & G. Van den Brande [9], N. Plakalovic [10]. E. Garman & E. Fogue [11] explain a content “financial literacy” as a complex of knowledge, facts, concepts, and principles, as well as technological tools which are the basics of management of income and savings. Within the EntreComp study, M. Bacigalupo [9] interprets entrepreneurship as a transversal key competence which applies to all spheres of life and helps citizens to develop their ability to actively participate in society, to manage their own lives, careers, and to start value-creating initiatives. Researcher N. Plakalovic [10] notes factors affecting the development of students' financial literacy: school achievements and individual cognitive ability which acts as the key factor that contributes to good financial management.

Having such knowledge allows them to make a smarter and wiser financial decision based on the given information which then will help them live free of financial problems.

The problem of developing financial literacy and entrepreneurial skills is presented in scientific works of Ukrainian scientists. Researchers at the Social Psychology Lab of G. S. Kostyuk Institute of Psychology of the National Academy of Pedagogical Sciences of Ukraine investigate social and psychological aspects of economic socialization of youth (N. Dembytska, O. Lavrenko, T. Melnychuk, V. Moskalenko, & I. Zubiashvili [5]). Gender aspects of economic socialization of children and youth are investigated by T. Hovorun, O. Kikinezhdi, & I. Shulha [12], and Ya. Vasylykevych [13]. O. Kiz [14] studies the problem of developing boys and girls' financial literacy, who are brought up in the conditions of deprivation of parent-child relationships. Scientist mentions that socialization without the necessary social models in a boarding school is directly connected with personal helplessness in self-solving financial problems in adulthood period; and causes passive behaviour, and "waiting" position in behavioural strategies.

Professor T. Smovzhenko [15] points out that financial literacy helps to understand key financial concepts and use them to make decisions about income, expenses, and savings. Financial literacy provides the ability to choose the required financial instruments, budget planning, and saving money for future goals, etc. According to Z. Filonchuk [16], financial literacy allows a person to analyse and evaluate the basic tendencies of the economic life of the state and determine models of their financial behaviour and financial security depending on circumstances.

Purpose of the Study.

Today there are lots of studies focussing on the financial education of children and youth. However, researchers are still searching relevant innovative pedagogical technics, forms and methods of partnerships in the triad "family – children – educational institutions" for developing entrepreneurial skills of children and youth and popularization of financial education in society. That's why *the purpose of our study* is to identify innovative teaching methods of the development of students' financial literacy, entrepreneurial skills, and consumer culture, which will contribute to the formation of a competitive person (Homo Economicus) under market economy conditions.

Conceptual Models.

The Concept of Forming Financial Literacy in General Educational Institutions determines that the purpose of financial education is to develop economic thinking of secondary school students; create the conditions for their effective socialization; improve psychological, spiritual, and social health [17].

According to the Concept and within the framework of the project "Financial Sector Development Program (USAID / FINREP-II)", programmes and teaching kit of the educational course "Financial Literacy" (for students of grades 2–10) have been developed and tested on general secondary and higher education institutions (2012–2019). T. Smovzhenko was a project manager. The implementation of this educational course helps to develop not only economic thinking but also financial literacy and financial culture of students, parents, and teachers.

From our point of view, developing financial literacy and entrepreneurial skills would be best to start at the primary school as the "foundation" of personality formation. Because junior school age is the most favourable for learning life knowledge and skills in family economics, elementary financial concepts (financial alphabet), which is the basis for developing economic thinking in adulthood [18].

Scientific research and pedagogical practice have shown that educational institutions and teachers are insufficient sources for economic information. Thus, the peculiarities of inclusion of a child to the family economic subsystem should be studied. Family is a place where the role of money in the parent's value representations is determined. Children learn elementary economic concepts; their basic economic and psychological qualities and financial consciousness are formed here. A family becomes an important platform for entry of junior children to a difficult, unknown and interesting financial world.

At the same time, parents very often do not have the necessary basic financial knowledge and pedagogical management skills in the financial field that causes inefficient economic socialization of children in the family, and difficulties in their further life in the world of the "real" economy.

Research Methods.

An empirical study of the economic attitudes of junior students' parents, who are the main agents of economic socialization of a child, has been conducted. A psychodiagnostic toolkit included such techniques as questioning, interviewing and incomplete sentences. The author's survey "Parents' Economic Attitudes" included a list of 40 economic categories, among them the parents would chose the ones they understood the best, the definition of which they could provide (continue as incomplete sentences), and explain how average citizens encounter with them in everyday life. All categories are grouped into the following groups: the public sector and the family sector. The frequency of choice and fullness of characteristics of economic concepts in an indirect way illustrated the level of economic attitudes of junior students' parents.

Findings.

As Table 1 shows, 67.5% of the parents have some economic knowledge related to the public sector.

Table 1. The Study Results "Parents' Economic Attitudes"

	Concepts	Answers (in %)
Public Sector	Market economy	52.5
	Entrepreneurship	72.5
	Corruption	87.5
	Inflation	87.5
	Unemployment and poverty	95.0
	Taxation	37.5
	Pricing	40.0
	The average indicator	67.5
	Family Sector	Deposit
The cost of a family shopping basket		40.0
Credit		45.0
Family budget categories		67.5
Family savings categories		52.5
Income, expenses, and profits		60.0
Pension and subsidies		48.8
The average indicator		51.3

The highest percentage belongs in the category of “Unemployment and Poverty” (95.0%), while knowledge about taxation (37.5%) and pricing (40.0%) is quite low. Only 51.3% of the parents are well aware of the economic categories of the family sector, which demonstrates their ability to clearly plan the family budget and manage money rationally.

Overall, the study results showed that a large proportion of parents are not interested in economic functioning. They do not know how to make economic decisions in the public and private spheres. This means a low psychological readiness of parents to participate in social and economic life, which is affected negatively the process of developing the financial literacy of children.

All of the above cause conducting educational work which aims to increase parents’ level of economic knowledge and to develop their economically correct behaviour.

In the framework of the project “Financial Sector Development Program (USAID/FINREP-II)” (2015), a training kit for parents has been developed. It include a training programme of educational course for parents on financial literacy for children “Financial Wisdom of Family Pedagogy” (O. Kikinezhdi & O. Sampara [18]) and training manual for parents “Open Family Studios: “Financial Wisdom of Family Pedagogy” (expert group, led by T. Smovzhenko [19]).

The training kit has been developed by the above-mentioned the Concept of Forming Financial Literacy in General Educational Institutions, taking into account the Ukrainian economic mentality and family educational potential; and based on humanistic pedagogical heritage (V. Sukhomlynskyi, S. Rusova, and others) [18].

“Open Family Studios” is a model of non-formal adult education that has become the basic platform provides periodic meetings of parents or other family members, children, teachers, and professionals. Meetings aim to exchange views and experiences on the financial education of children, discussing urgent problems of increasing their financial literacy [20].

All activities of “Open Family Studios” are based on the following principles:

- *“peer-to-peer” – “family-to-family”*: I tell what I know, do not have the higher or lower status, right or wrong experience; every person has his/her experience and it is valuable for everyone;
- *voluntariness and tolerance*: every participant has the right to disagree with other speakers, but the speaker has the right to respect his/her ideas and opinions;
- *informative content and easy presentation*: a speaker should create his/her presentation in a way that its content will be easy and interesting for every participant;
- *free to join*: anyone can participate in the activities of the Studios either as a speaker or as a listener [20].

The author’s training programme “Financial Wisdom of Family Pedagogy” includes thematic and problematic meetings, related to the content of the educational course “Financial Literacy” for junior students: “Financial Alphabet”, “Financial Arithmetic”, “Financial Behaviour”, and “Financial Culture”. The main directions of educational work with parents are financial literacy, financial behaviour, financial culture, and financial and social initiative.

The purpose of the training programme is to identify and activate the educational potential of the parents towards to the formation of key life competencies of children, in particular, financial and economic thinking, entrepreneurial skills and consumer culture; to increase the economic

awareness of parents, their financial literacy; to organize a joint event for a family, school, community, and business for promoting financial education at the society.

Programme Goals:

- to promote a partnership in the triad “family – children – educational institutions” as an important factor of effective economic socialization of junior school children;
- to develop an educational potential of the family through providing cooperation between parents, teachers and other specialists to promote financial knowledge;
- to provide psychological and pedagogical support, professional consultations on the problem of developing financial literacy and economic socialization of junior school children;
- to spread financial education among participants of the educational process through partnership with public NGO, and business (volunteer context).

The methodological basis of the Programme: humanization and democratization of education; unity of national and human; continuity of education; differentiation and individualization; harmonization of family and public education; competence, personal oriented and gender approaches.

The Programme structure includes 30 parental meetings, presented in five chapters.

Chapter 1. Our Family (Meetings: “Financial Literacy as an Important Component of Family Pedagogy”, “Literate Citizens is Pride for the Motherland (creating a family financial portfolio)”, “Career is Your Own Plan of Success”, “Time-management is the Art of Managing Your Time”, “Risks and Fraud: How to Protect Yourself”, “Family Culture and Money: from Poverty to Wealth”, “Money as a social Measure of Wealth”, “Financial Well-Being of a Family”, “Circle of Our Family’s Income”, “Family Budget list”, “Family Finance and Children”, “Family and Money: Recipes for Financial Well-Being of a Family”).

Chapter 2. We and Other People (Meetings: “Company as a Team of like-minded people”, “Human Dimension of Entrepreneurship”, “Lessons of Corporate Culture”, “Charity and Patronage”, “Volunteering as an Innovation Movement in Ukraine”, “From Common Experience to Personal Financial Independence”).

Chapter 3. We are Citizens. State Institutions (Meetings: “Equal Rights and Opportunities for Men and Women under Market Economy Conditions”, “Economic Violence: Causes and Consequences”, “National Bank and Banking System in Ukraine”, “Non-Bank Financial Services”, “Taxes, Their Purpose in the State”, “Excursion to Public Financial Institutions”).

Chapter 4. We are Consumers (Meetings: “Advertising as a Way for Attracting Attention to a Product (Service)”, “Product, its price”, “Consumer as a “King“ of the Market”, “Green consumption” is a Guarantee of Environmental Protection”).

Chapter 5. Our Victories (Meetings: “Successful People of Ukraine and Their Role in the World Community”, “Successful Family is a Rich Country”).

The main teaching methods of interaction with parents and children are parental meetings; clubs; thematic evenings; interactive training methods; case study; round tables; film- and video lectures; modelling, didactic, business and role-playing games; workshops; and leisure activities (quest, fair, opening day, auction, flash mob, etc.).

Conclusion.

Approbation of author's training kit was held in Ternopil Ivan Franko Ukrainian Gymnasium (2016–2019) has testified to its effectiveness. In particular, psychological and pedagogical parents' support of economic socialization of their children in the family through their example of a reasonable attitude to material and spiritual values has been provided; the ability to coordinate the needs of children with family financial resources has been formed; parents' civic position by overcoming the stereotypes of social and financial activities has been activated.

During meetings ("Open Family Studies"), parents' activity in the educational process has been increased through the co-organization of various educational events on economic theme and activities of the initiative groups (patron families, philanthropist families, and volunteer families). The information portal "Financial Education for Parents" and the integrated educational model "Financial Well-Being of the Family" have been created. The author's training kit is an effective tool for promoting the democratization of the national education system; developing civil society and partnerships between educational institutions, families and business for the formation of a competitive person (Homo Economicus) under market economy conditions in Ukraine.

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