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FORMATION OF ECONOMIC COMPETENCE AMONG LYCEUM STUDENTS : MANUAL ON ECONOMICS, FINANCIAL LITERACY AND FUNDAMENTALS OF ENTREPRENEURSHIP UNDER THE PROGRAMME «LYCEUM STUDENT IN THE WORLD OF ECONOMICS, FINANCE AND ENTREPRENEURSHIP»

The paper highlights the problem of developing a textbook “Manual on Economics, Financial Literacy and Fundamentals of Entrepreneurship under the programme “Lyceum Student in the World of Economics, Finance and Entrepreneurship” on the basis of the Concept of Economic Education in Gymnasium and Lyceum. The conducted study takes into consideration the dynamics of updating trends in economic education both in Ukraine and in the world.

The paper analyzes the information on scientific research regarding efficiency of school economic education as well as the requests of pupils, their parents and teachers; it also substantiates the need for contextual and competence-oriented approaches in shaping textbook content aimed at forming basic economic knowledge, rational economic thinking and entrepreneurship, responsible attitude to the consequences of their own economic behavior in the family, country, world among lyceum students. In the paper the analytical materials on the

problem under investigation are processed, the dynamics of views, preferences and demands of society regarding economic education in general secondary education institutions are traced.

The authors defined the scientific and methodological aspects of forming economic competence among lyceum students. The paper provides the basis for shaping the content of economically oriented teaching materials. Firstly, in education it seems important to shape appropriate economic skills among lyceum students that they will require in later life. Secondly, it is important in education to enhance the trust in different financial institutions and public policy, i.e. the citizen's responsible attitude towards financial relations. Thirdly, it is important to encourage lyceum students to develop their entrepreneurship skills.

The paper describes the manual content presented as a textbook. The problem of developing and compiling present-day textbooks attractive for students and teachers is of current interest. Tasks given in the manual presented as a textbook are aimed at preparing students for life in contemporary rapidly changing economic conditions and enable participants of the educational process to implement a cross-cutting content idea of "Entrepreneurship and Financial Literacy".

Keywords: Manual on Economics, Financial Literacy and Fundamentals of Entrepreneurship; Concept on Economic Education in Gymnasium and Lyceum; industry-specific education; lyceum student's economic competence.

Problem statement. Nowadays the dialectical essence of education as a phenomenon has become a leading factor of change in Ukrainian society, since citizens, who are eager to have high-quality education, initiate and ensure changes in civil-state life, which, in its turn, causes further changes in education at all levels. Many changes have taken place over the past five years: new laws in the field of education have been adopted, the New Ukrainian School has been introduced, a number of contemporary educational concepts and standards have been developed and adopted, educational programmes and textbooks based on the grounds of the competence-oriented approach have been developed, various forms of distance learning have been widely tested (in particular, in spring 2020).

The Law "On Complete General Secondary Education" adopted in 2020 presents its fundamental update. In particular, the concept of "industry-specific education" took on a new meaning: students will have the right to choose the subjects they want to study; it is possible to form interclass groups even from children of different ages to study some subjects etc [6]. A cross-cutting educational line "Entrepreneurship and Financial Literacy" introduced within the New Ukrainian School according to which students learn to use funds rationally, to lay out expenditure, to plan savings, to implement leadership initiatives and successful activities in a rapidly changing technological environment as well as to manage family income rationally etc. has significantly expanded the boundaries of economic education among high school seniors, ensured the integration of economic educational content and its correlation with definite key competences, values and worldviews. Economic education in the lyceum as an institution of complete general secondary education, regardless of the field of study, is aimed at developing economic thinking and shaping economic competence, and the result of such education should be the person's economically sound practical activities.

We can analyze the effectiveness of the system of courses on Economics in general secondary education institutions basing on examples of countries where there has been an extensive network of courses of Economics in education institutions of a similar level for more than a decade. We can conclude, for instance, in the USA, based on research [11; 13; 16] on awareness of general secondary school students in the field of economics and the effectiveness of training that includes different types of courses that they make a significant contribution to the development of students' economic thinking. The general secondary school students who chose courses on Economics obtained significantly better results than students who did

not choose them as revealed by the testing data of national samples of high school seniors.

The task of solving problems with real economic content envisaged in the educational process of industry-specific lyceums is traditionally aimed at strengthening the attractiveness of economic knowledge. Economic education as a component of complete general secondary education is based on axiological, person-oriented, competence-oriented and activity-based approaches considered to be of a high priority in the Ukrainian school since the establishment of Ukrainian independence [7]. And although economic education as a cross-cutting educational line is being intensively developed in “A New Ukrainian School” concept, the system updating of its content as a popular educational resource for lyceum students remains relevant.

The analysis of recent research and publications on the problem. The need to develop textbooks and manuals to shape the high school seniors’ economic competence successfully became relevant more than 20 years ago, when Economics as a training course began to be taught in Ukrainian schools in the 2000-2001 school year. Undoubtedly, during this period, scientists and educators-practitioners have created a powerful training arsenal in different economy branches: programmes, textbooks, manuals for elective courses, workbooks for students, e-versions of textbooks and workbooks for general secondary school pupils, programmes and training materials for teachers’ refresher courses etc. However, today this problem remains relevant. It is axiomatic since the knowledge economy in the context of globalization determines the economic status of countries, regions, enterprises, professionals’ competitiveness in the labor market etc. Economics as a school subject is the one, in our opinion, that reflects the dialectic of education most accurately – the need for ongoing updating of its educational content in response to economic realities of life in the world.

It should be noted that during 2018-2020 the staff of the Geography and Economics Department of the Institute of Pedagogy of NAES of Ukraine headed by Professor T. H. Nazarenko, has been investigating the problem of scientific and methodological support of courses on Economics and Geography in gymnasium and lyceum which draws upon the competency-oriented education. It is now evident that “the objective of economic education in the lyceum is of a multidimensional character and with regard to students it implies the comprehensive development of their personality; the formation of skills and obtaining experience of independent educational and cognitive activities; the shaping of economic and key competences, such as entrepreneurship, digital and civic aimed at their application in future professional and everyday life; the development of critical and creative thinking and a set of educational activities that lyceum students should master while studying Economics” [1, p. 165].

Within the framework of this study the Concept of Economic Education in Gymnasiums and Lyceums in Ukraine was developed. It is considered a framework document which identifies: key vectors of economic development at school and key modern aspects of economic education on the basis of training courses that, in terms of economics, cover the comprehensive study of macro- and micro economic processes; the main aspects of dialectical interdependence of various concepts that exist in Ukraine are highlighted and substantiated; psychological, pedagogical and didactic bases and methodical features of teaching Economics in gymnasium and lyceum are presented [8].

The problem of shaping economic competence in general secondary education institutions is also relevant in the world’s leading countries, where one of the main problems according to researchers [10; 11; 13; 14; 15] is the insufficient involvement of general secondary education students in doing different courses on Economics, which, in the researchers’ opinion, affects their understanding of economic processes and phenomena taking place in the world.

Purpose of the article. The main objective of the paper is to provide the coverage of scientific and methodological aspects of the textbook created by the team of authors within the scientific theme of Geography and Economics Department of the Institute of Pedagogy of the National Academy of Pedagogical Sciences of Ukraine, namely: Manual on Economics, Financial

Literacy and Fundamentals of Entrepreneurship under the programme “Lyceum Student in the World of Economics, Finance and Entrepreneurship” (for 10th-11th (12) graders) with the aim to shape the economic competence among lyceum students who get complete general secondary education.

Presentation of the main material. The mission of the renewed school economic education actualizes the development of new generation educational programmes and textbooks for pupils, the upgrading of teacher’s methodological arsenal. The textbooks and manuals should be focused on the practice-oriented content of economic education, and the school curriculum should link lyceum students’ life experience with situations modelling whose successful solution is based on the application of knowledge in economic, financial and business fields. The solution of educational tasks of such a level is laid down in the textbook “Manual on Economics, Financial Literacy and Fundamentals of Entrepreneurship under the programme “Lyceum Student in the World of Economics, Finance and Entrepreneurship” (for 10th-11th (12) graders)”.

While creating the programme and manual, the authors focused on the requests of those involved in the educational process in high school: the state, students and their parents, teachers. Recent research on a variety of issues on economic education assists in clarifying such a request. In particular, special attention should be given to: “Financial Literacy and Awareness in Ukraine: Facts and Conclusions” – a sociological study (2010); “Financial Services Client Protection in Ukraine: Legal Analysis” – an expert study (2011); “Consumer Lending in Ukraine: A Review of the Market and Practice” – an expert study (2011) [2]. The results of these studies show that our fellow countrymen appear to be insufficiently literate financial services consumers: they have only basic knowledge and skills; use only the simplest services, mainly – payment ones; do not feel comfortable with financial services and their providers; do not feel protected disputing with a financial institution; do not know what to do in case of any problem with a financial institution; are not interested in financial news; in matters of finance trust mainly relatives and acquaintances; do not analyze the possibilities of the family budget etc. Every second Ukrainian citizen keeps available financial resources in cash at home, because he/she does not know much about financial institutions and their services, most of them do not plan their family budget and do not invest spare money. What is more, over 30% of the population do not have bank accounts and even cannot use basic financial services such as: to provide utilities via banks; to use bank accounts and plastic cards; to use consumer loans; to transfer money via banks; to exchange currency etc. With the variety of financial services, the population practically does not use any investment services: the buying or selling of securities, the development of supplementary pension through a special deposit programme, accumulative security fund or a private pension fund.

The conclusions of the study “The State of Development of Economic Education in General Secondary Education in Ukraine” prepared and conducted by the Department of STEM-Education of the State Scientific Institution “Institute for Modernization of Education” contain useful information for developing manual’s content as a textbook [3]. Significant numbers of respondents took part in this study: 3245 students, 961 teachers of Economics and more than 3000 parents. It is important that the issues on gaining economic knowledge mentioned in the above sources are of interest both for students and adults: how to set your own financial goals and draw up a personal financial plan; what information should be taken into consideration when signing a contract with a bank or a financial institution; what laws on consumer protection are enacted, and what to do when consumer rights are violated; banking services: current accounts, deposits and plastic cards; how to plan purchases of long-term goods and assess own ability to fulfill these plans; what to do to avoid getting into debt using loans etc.

Students as the study’s respondents rated the practical significance of courses on Economics which they studied at their educational institutions as elective courses (or additional courses etc.): Financial literacy – more than 50%, both Economics and Finance and Family Finance – 36%, Consumer in the Services Market and Financially Literate Consumer – more

than 25%, Financial Culture – 19% and Applied Finance – and 11% respectively. Thus, the contradiction is apparent: both the first place in the ranking and the last one reflect the students' need for practice-oriented financial knowledge, i.e. this basic courses component is not fully provided.

The development of training manuals with economic content is timely.

Teachers strongly believe that the most important structural elements of textbooks on Economics aimed at shaping subject-matter competences are as follows: tasks on Economics – more than 78%, video materials – about 70%, the use of advanced visualization tools such as QR-codes, AR (augmented reality) and the content of schemes / tables – more than 50%. In teachers' opinion, students also need questions, conclusions and glossary terms, but they ranked only 20% [3]. Teachers' position, as a whole, is clear. Formulating proposals for improving the efficiency of the educational process at school, parents suggest: to plan more tours to plants and business organizations – 46%, to add time to be prepared for practical activities – 36%, to add time for studying the elective course on Economics and add time to study Economics – more than 26% and 23% respectively.

From the point of view of Professor O. M. Topuzov, the questionnaire survey of Geography and Economics teachers (mostly the same teachers) in Kyiv, Zakarpattia, Kherson and Poltava regions on the content of textbooks on Economics, conducted within the scientific research of the Institute of Pedagogy of NAES of Ukraine, enabled to identify the present-day scientific and methodological approaches to developing curricula of those elective courses that were approved by the Ministry of Education and Science of Ukraine [1, p. 165]. The programme of the elective course "Lyceum Student in the World of Economics, Finance and Entrepreneurship" implements the competence-oriented approach to learning, is aimed at forming one of the key competences which is an „entrepreneurship and financial literacy competence”, is focused on practice-oriented learning, namely: developing practical skills, such as effective behavior in various challenging financial and economic situations, planning their own life economic events etc. The programme is based on the State Standard of Basic and Complete General Secondary Education (Cabinet of Ministers Resolution № 1392 dated 23.11.2011) and the provisions of the Concept "A New Ukrainian School" (2016).

Thus, the competence-oriented and action-oriented approaches in education, the conclusions drawn while analyzing the research results on economic education, as well as the course programme itself, are the basis of the textbook "Manual on Economics, Financial Literacy and Fundamentals of Entrepreneurship" under the program "Lyceum Student in the World of Economics, Finance and Entrepreneurship" (for 10th-11th (12th) graders)".

The course programme as well as the content of the manual developed contain three postulates that arise from the analysis of the current state of economic education and the results of the systemic empirical research mentioned above. Firstly, since the economic competence enables a person to be successful in society, to see and understand career and appropriate financial prospects, it seems important to develop corresponding skills among lyceum students in the process of education: to plan and use own resources effectively; to make responsible decisions concerning own finances; to orient freely in complex services and products offered by financial institutions. Secondly, the financial literacy shaped among the population as a whole encourages the development of corresponding markets; creates confidence in various financial institutions and state policy regulating this activity; develops a responsible attitude towards budgeting at all levels and leads to the improvement of economic growth in the country, i.e. a citizen's responsible attitude towards financial relations contributes to the country's economic development. Thirdly, the encouragement of lyceum students to develop entrepreneurship skills, social adaptation as one of the tasks of current complete general secondary education involves the shaping among students the following: a) fundamental economic knowledge as the basis for understanding the functioning of the interconnected components of the national economic

system; b) sound economic thinking and entrepreneurship as the underpinnings for the success in life, in general, and in the chosen professional activity, in particular; c) responsible attitude towards consequences of own economic behavior in the family, country, world.

We find the following definition of the manual in the regulatory framework: a training publication of practical tasks and exercises that promote the acquisition of obtained knowledge, skills and abilities; the manual typology is given: a collection of problems; a collection of tasks; a collection of tests; a collection of dictations and stories for retelling; laboratory operations manuals and hands-on manuals; didactic materials [9]. The authors of the handbook "School Educational Literature" (2014) interpret the notion of "manual" in the same way [5]. The compiled manual as a training manual highlights the possibilities of practical application of economic education got by students while doing the school course "Lyceum Student in the Light of Economics, Finance and Entrepreneurship" aimed at increasing the level of lyceum students' economic competence, giving them a rational way of thinking, focused on welfare, making them aware of the peculiarities of the functioning of the country's economic system; combines different types of tasks.

The use of the manual in the classroom will enable: to acquaint students with its basic concepts, economic relations between people formed under market conditions and the country's role in this sphere; to teach to make sound economic decisions regarding personal economic and financial issues; to form an awareness of the usefulness of being an enterprising person; to diversify types of practical activities and individual tasks.

The total content of the manual is based on the philosophical understanding of the phenomenon of the context – it is "a framework that surrounds the event and provides resources for its proper interpretation" [12]. The context of economic education integrates important, in our opinion, components, since "the role of the context depends on the features of a specific area of activity ... The task of solving a practical problem is strictly tied to a certain practical situation (limited in time): if a practical problem is not solved in time it often means that it is not solved at all. However, different practical tasks have different "cushions of time" to be solved: large-scale social reforms as a rule are designed from the point of historical perspective, else delays can have very negative consequences, often such consequences which are difficult to compensate" [4]. This emphasizes the importance of a contextual approach in presenting educational content in the manual.

The methodological foundations of the manual take into consideration that the formation of entrepreneurship competence among lyceum students within elective courses is oriented towards the fact that, as O. Topuzov notes, "competence-based approach to shaping the content of economic education in the lyceum involves the strengthening of activity-based learning which means that the results are transformed less into object-knowledge-centric than the practical-behavioral forms through solving practical problems, expressing a specific vision of a subject or a process, analyzing the relationship or patterns etc...." [1, p. 166]. The manual emphasizes that the main task of elective courses is to ensure that Economics and related subjects are taught at the industry-specific level, to transform students' scientific knowledge into practical experience, i.e. the competence.

In professor O. Horoshkina's view, "the competence is the experience of the subject of learning obtained in education, self-education and self-development under the teacher's guide; though the knowledge is of particular importance, subject-matter and key competences should not be considered as its sum, they should not be considered as records from the textbooks, dictionaries, Internet-resources that extend the scope of the programme, they even should not be considered as the skills to apply this knowledge, it is the special personal trait that is the result of student's self-development with the teacher's help. In contrast to knowledge-based experience, a competence cannot be acquired ready-made, each student develops his own competence independently" [loc. cit., p. 109]. According to this approach, the tasks presented

in the manual simulate those life situations whose solution is associated with the application of expertise on economic, financial and business issues. The content of the manual is aimed at developing skills of personal and/or collective decision-making as regards to responsible and sound economic behavior, financial management, the ability to assess public economic policies etc. Such tasks will help students acquire personal educational sense on the basis of the competence developed.

The tasks contained in the manual are structured according to topics and plots. Consideration of each plot starts with simple tasks.

The emphasis is placed on illustrating the general approach to making economically justified decisions, forming and practicing the skills of sound financial behavior. The explanation that facilitates the development of a collaborative approach to solving problems precedes each new topic. The glossary explains the meaning of economic and financial terms used in the manual.

The manual contains tasks of several types: tasks for individual, group and frontal work; competence-oriented tasks including the search and processing of information from various sources using the Internet which can be read using QR-codes and the corresponding scanner in the smartphone; calculation tasks and economic problems based on mathematical competence; project-oriented tasks aimed at preparing, implementing and presenting individual, collective and group projects; economic games etc. The appendices contain extended information that can be used at different stages of the lesson.

Conclusions and prospects for further research. Since the economic competence of the complete general secondary education student namely lyceum student is formed in education, is associated with the development of the person's life competence in general and conditions the constant updating of his/her economic knowledge, the development and compilation of present-day and attractive textbooks is still relevant. Solving the tasks given in the manual presented as a textbook is aimed at preparing students for life in contemporary rapidly changing economic conditions and enabling educational process participants to implement a cross-cutting content idea of "Entrepreneurship and Financial Literacy". The development and approbation of new technologies (including information ones) and interactive methods of efficient use of the manual, compiling the scientific and methodological recommendations for teachers, the collection of useful tips for lyceum students' parents taken as whole will contribute to achieving educational goals – to develop economic thinking, to shape economic competence and to acquire skills of economically relevant practical activity.

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ФОРМИРОВАНИЕ ЭКОНОМИЧЕСКОЙ КОМПЕТЕНТНОСТИ УЧАЩИХСЯ ЛИЦЕЯ: ПРАКТИКУМ ПО ЭКОНОМИКЕ, ФИНАНСОВОЙ ГРАМОТНОСТИ И ОСНОВАМ ПРЕДПРИНИМАТЕЛЬСТВА ПО ПРОГРАММЕ «УЧЕНИК ЛИЦЕЯ В МИРЕ ЭКОНОМИКИ, ФИНАНСОВ И ПРЕДПРИНИМАТЕЛЬСТВА»

Освещена проблема разработки учебного пособия «Практикум по экономике, финансовой грамотности и основам предпринимательства по программе «Ученик лицея в мире экономики, финансов и предпринимательства» на основе Концепции экономического образования в гимназии и лицее; проанализирована информация научных исследований по результативности школьной экономической образования и запросов учащихся, их родителей, учителей; обоснована необходимость контекстного и компетентностного подходов к формированию содержания учебного пособия с целью формирования у учащихся лицея базовых экономических знаний, рационального экономического мышления и предприимчивости, ответственного отношения к последствиям своей экономического поведения в семье, стране, мире; определены научно-методические аспекты формирования экономической компетентности учащихся лицея; охарактеризованы содержание практикума как учебного пособия.

Ключевые слова: практикум по экономике, финансовой грамотности и основам предпринимательства; концепция экономического образования в гимназии и лицее; профильное образование; экономическая компетентность ученика лицея.

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ФОРМУВАННЯ ЕКОНОМІЧНОЇ КОМПЕТЕНТНОСТІ УЧНІВ ЛІЦЕЮ: ПРАКТИКУМ З ЕКОНОМІКИ, ФІНАНСОВОЇ ГРАМОТНОСТІ ТА ОСНОВ ПІДПРИЄМНИЦТВА ЗА ПРОГРАМОЮ «УЧЕнь ЛІЦЕЮ У СВІТІ ЕКОНОМІКИ, ФІНАНСІВ ТА ПІДПРИЄМНИЦТВА»

Висвітлено проблему розробки навчального посібника «Практикум з економіки, фінансової грамотності та основ підприємництва за програмою «Учень ліцею у світі економіки, фінансів та підприємництва» на засадах Концепції економічної освіти в гімназії та ліцеї. У процесі дослідження враховані динамічність оновлення тенденцій розвитку економічної освіти як в Україні, так і у світі.

Проаналізовано інформацію щодо наукових досліджень стосовно результативності шкільної економічної освіти й запитів учнів, їх батьків, учителів; обґрунтовано потребу в застосуванні контекстного та компетентнісного підходів до формування змісту навчального посібника з метою формування в учнів ліцею базових економічних знань, раціонального економічного мислення та підприємливості, відповідального ставлення до наслідків власної економічної поведінки в родині, країні, світі. Опрацьовано аналітичні матеріали з проблеми, простежена динаміка поглядів, вподобань та запитів суспільства стосовно економічної освіти у закладах загальної середньої освіти.

Визначено науково-методичні аспекти формування економічної компетентності учнів ліцею. Запропоновано підґрунтя для формування змісту навчальних матеріалів економічно орієнтованого характеру. По-перше, важливо у процесі навчання сформувати в учнів ліцею відповідні економічні навички, що будуть важливими для подальшого життя молодшої особи; по-друге, сформувати довіру до різних фінансових інституцій та державної політики, тобто відповідальне ставлення громадянина до фінансових відносин; по-третє, стимулювати учнів ліцею до розвитку підприємницьких здібностей.

У статті охарактеризовано зміст практикуму як навчального посібника. Розробка й укладання сучасних і цікавих учням та педагогам навчальних посібників залишається актуальною проблемою. Завдання у практикумі, як навчальному посібнику, спрямовані на підготовку учнів до життя в сучасних швидкозмінних економічних умовах та дає змогу учасникам освітнього процесу зrealізувати наскрізну змістову лінію «Підприємливість та фінансова грамотність».

Ключові слова: практикум з економіки, фінансової грамотності та основ підприємництва; концепція економічної освіти в гімназії та ліцеї; профільна освіта; економічна компетентність учня ліцею.