

PEDAGOGY OF CHILDHOOD IN THE MODERN CONTEXT: PROBLEMS AND PROSPECTS

FORMATION OF THE FOUNDATIONS OF FINANCIAL LITERACY IN PERSONS WITH INTELLECTUAL DISABILITIES

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Financial literacy can be defined as the ability to make informed decisions and take effective actions in areas related to financial management, for the implementation of life goals and plans in the current and future periods [1].

Programs designed to build financial literacy of young people should establish a direct link between the knowledge gained and its practical application, to assist in the understanding and use of financial information in the current and long-term future, to focus on the life cycle and life strategies of participants, to educate responsibility for financial decisions taking into account personal safety and well-being. To have a positive and lasting impact on participants, financial literacy programs for children should be based on modern and understandable examples from real practice, prepared and presented to students with the participation of representatives of education and the professional community [2].

Such researchers as L. V. Kuznetsova, I. M. Bgazhnokova, A. A. Kataeva, M. G. Strebeleva were engaged in studying of questions of formation of financial literacy at pupils with intellectual insufficiency. The relevance of this issue in the regular and extracurricular determined V.P. Grikhanov, S.G. Abassova, E. E. Kolosova and others.

The aim is to study the peculiarities of financial literacy formation among the graduates of the auxiliary school.

Material and methods. A targeted study of the level of formation of key components of financial literacy among graduates of secondary schools who continued their education in special groups of the lyceum was conducted in February-March 2019 on the basis of the EI «Ull'skiy Lyceum named after L. M. Dovator». The total number of persons involved in the study was 20 people diagnosed with F70 according to ICD -10. The age range of subjects-from 17 to 19 years. The study of the level of formation of the foundations of financial literacy of students with intellectual disability was carried out in the following areas: - knowledge of money and money transactions; – ideas about saving money. For the study we have developed a diagnostic set of tasks.

Findings and their discussion. The study of the ability to determine among the coins from different countries only Belarusian, showed that 100% of

students know Belarusian coins and know how to determine them among other offered. At the same time, 20% of graduates of vsopomgatelnyh schools can name which country the other presented coins belong to. For example, the subject Slava I., when selecting only Belarusian coins, was able to name Russian, Polish and Kazakh coins.

The study of the ability to correctly count a certain amount of money and correctly determine the amount of money showed that only 10 % of the subjects coped without errors with this task, 20 % - were able to perform only one of the two tasks, and 70 % - did not cope with the task in full. For example, during the survey, the surveyed Artem sh. instead of 39 cents counted 3 rubles 90 cents, instead of 1 ruble 90 cents counted 1 ruble 9 cents. When determining the amount of money presented in the diagnostic task (2 rubles 16 cents), Ilya V. said that it is 21 rubles 60 cents.

The study of the ability to exchange coins bills and Vice versa children with intellectual disabilities showed that 40% of the subjects cope with this task without errors, 50% can perform only one of the proposed operations (cope with the task partially), 10% were unable to perform this task. For example, the subject Danil O., when exchanging banknotes with a face value of 5 rubles, used two coins of 2 rubles. The relative success of this task is associated with the prevalence of such operations in everyday life.

The majority of the subjects made errors related to the inability to translate monetary amounts into a common denomination and a lack of understanding of this need. For example, when solving a household financial problem " " a Portion of borscht costs 49 kopecks., the second course - 1 p. 10 kopecks., salad-44 kopecks., compote-15 kopecks., bun-50 kopecks.", the subject Anton K. simply wrote the answer 268, not analyzing nor condition quests, nor paying attention on units of measure. When providing him with training assistance from the experimenter, the student insisted on the correctness of his answer, which indicates and uncritical to the results of his activities and the formality of the diagnostic task.

The study of the skill to calculate the balance of the sum of money showed that 70% of students with intellectual disability make mistakes both related to the correctness of calculations and the need to transfer the proposed sums of money into single units of measurement, only 30% of students performed calculations without errors, but needed a reminder to transfer the components of arithmetic For example, Ignat L. when performing a diagnostic task, where it was necessary to calculate how much the mother would receive change, wrote 14 p. 80 kopecks instead of 13 p. 20 kopecks. In solving this problem, Kostya K. determined that the surrender will be equal to 14 p. 5 kopecks., and Arseny K. received the following answer-10 p. 27 kopecks.

Qualitative analysis of the results of studying the ability to calculate the cost of goods (initial data-the cost of a kilogram of goods, find the cost of the

specified number of grams of goods) by persons with intellectual disability showed that only 10% of the subjects coped without errors with this task. 90% of students with intellectual disability did not cope with the task, and all of them refused to start solving this diagnostic problem.

Significant difficulties were caused by diagnostic tasks for Lyceum students with intellectual disabilities, aimed at studying their ability to save and make more profitable purchases, to determine unnecessary spending. These skills also go into the structure of financial literacy. Most students with intellectual disability (60% to 100% depending on the content of the diagnostic task) do not know what saving is, what it means to make a better purchase and do not realize the main reason for the need to save. For example, the subjects Gleb S. and Zhenya K. when performing a diagnostic task, "what products could Kolya save?" we chose only a chocolate bar "Snickers", ignoring the purchase of a fizzy drink by the boy and absolutely not analyzing the fact of having a shopping list issued by my mother.

When working with the payment receipt, all graduates of the auxiliary school correctly wrote out the numerical data for payment. However, only 20% of the subjects were able to make the appropriate calculations without errors. For example, have Lyosha L., broke a 14 the 73 kop, instead 20 the 56 kop.; have Yura K.-10 the 86 kop.

Conclusion. Thus, according to the results of the study of the level of formation of financial literacy in persons with intellectual disability, it can be concluded that the lack of formation of all its components. To characteristic features of knowledge of bases of financial literacy of persons of the given category it is possible to carry: insufficient knowledge of denominations of coins and notes, difficulties at their differentiation, unformed knowledge of quantity of kopecks in ruble; errors at definition of quantity of money; difficulties at exchange of notes and coins of various denomination; difficulties in solving everyday situations related to financial literacy, cost savings. Therefore, there is an objective need for correctional and developmental work with students with intellectual disabilities to form their foundations of financial literacy in the framework of specially organized educational activities, including in real life situations.

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2. Starichenko, T. N. Lessons of Economics in the final class of the auxiliary school / T. N. Starichenko // Defectology. – 2002. – № 5. – P. 46–56.