

## PEDAGOGY OF CHILDHOOD IN THE MODERN CONTEXT: PROBLEMS AND PROSPECTS

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### FORMATION OF FINANCIAL LITERACY BASICS IN PEOPLE WITH INTELLECTUAL DISABILITIES

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Financial literacy includes the following components: - knowledge and understanding – knowledge of financial concepts and processes, the ability to understand and evaluate the essential information necessary for making financial decisions; - the skills and behavior competence-related abilities and skills, adequate financial conduct, given the financial risk, as well as the ability for effective action to improve their financial well-being; - personal characteristics and attitudes – general attitude to personal finance, the ability to make responsible choices and make financial decisions [1].

T. V. Varenova, B. P. Puzanov, A. A. Lebedeva, N. S. Zhudova, I. I. Chereponava, D. A. Vitkauskaite, O. I. Akimov, and others studied the features of financial and economic literacy formation as a component of functional literacy of persons with intellectual disabilities.

The formation of financial literacy in students with intellectual disabilities involves targeted systematic correctional and pedagogical work, which can only be built on a diagnostic basis [2].

The aim of the study is an empirical study of the level and quality of financial literacy in people with intellectual disabilities who study in vocational educational institutions.

**Material and methods.** The experimental study was conducted from October to December 2019 at the Ull'skiy state professional lyceum named after L. M. Dovator. The total number of people involved in the study was 20 people with a diagnosis F70 according to ICD-10. The study involved 1st and 2nd year students. The age range of the subjects is from 16 to 18 years. The participants of the experiment were divided into two experimental groups: EG1 - graduates of auxiliary schools who live and are brought up in a family environment (10 subjects), EG2 - graduates of auxiliary boarding schools who live and are brought up in a boarding school. The diagnostic material offered to the subjects

included two blocks: the Theoretical block – test tasks to determine the knowledge of persons with intellectual disabilities of the basics of financial literacy; the Practical block-practical tasks to study skills in the framework of financial literacy.

**Findings and their discussion.** The results of the ascertaining experiment were processed using methods of quantitative (statistical) and qualitative analysis for all selected indicators (knowledge and skills) of financial literacy separately and in general.

When studying the formation of students' knowledge about what a Bank is, only 40 % of students with intellectual disabilities were able to answer correctly. For 60% of the subjects from both experimental groups, a Bank is a place where they take money. It should be noted that the subjects were presented with options for answers, and even in the situation of such a choice, most of the students were not able to correctly navigate the task. Therefore, it can be assumed that even if it is necessary to search for a definition of a financial concept, children of the analyzed category will find it difficult to make the right choice when finding several information options. In EG1, 50% of the correct answers were given, while in EG – 2, only 40% of the subjects answered correctly.

Answering the next question of the test "what are the names of pieces of paper and coins that serve as an exchange" 80 % of lyceum students gave the correct answer 'money'. However, 20 % of EG1 participants gave incorrect answers. For example, Yura I., answered that the pieces of paper and coins that serve as an exchange are loans. Vitya M. from the same experimental group replied that they are cards. In EG2, 20 % of the subjects also gave an incorrect answer.

The next question of the theoretical block of diagnostic material was extremely difficult for students with intellectual disabilities. The fact that the form of money can be cash or non-cash was received only 25 % of the correct answers. 55 % of the subjects believe that money can be cash, non-cash and electronic, and 20 % of the participants in the experimental study said that money can be cash and electronic. A comparative analysis of the answers to this question in EG1 and EG2 showed a slight predominance of correct answers in students with intellectual disabilities brought up in a boarding school: EG1 – 20% of students answered correctly, 80% gave an incorrect answer; EG2 - 30% of subjects answered correctly, 70% gave an incorrect answer.

80% of the subjects correctly answered the diagnostic question about what cash is. At the same time, 40% of EG1 students answered incorrectly, and EG2 subjects coped with this test question by 100 %. Based on the fact that 80% of the responses of both experimental groups were correct, we can conclude that the theoretical knowledge and ideas about cash were sufficiently formed.

The result of analyzing the answers to the diagnostic question about the name of the money that is on the card is as follows: 30% of the subjects answered that the card contains cash; 35 % - assumes that it is credit money; the remaining 35% of students with intellectual disabilities answered correctly.

Given that the system of payment for services using bank cards has been actively developing in the Republic of Belarus over the past decade, graduates of auxiliary schools are not sufficiently prepared for this form of payment.

A comparative analysis of the responses of participants in the experimental groups demonstrates the predominance of correct answers in students with intellectual disabilities who were brought up in a family environment. So, 40 % of EG1 participants answered this question correctly (in EG2-only 20% of correct answers, respectively).

When choosing the answer to the diagnostic question "What is the name of the device that can be used to withdraw money from the card?", the following results were obtained: 20% of the subjects gave an incorrect answer, 80% of the students answered correctly. 30 % of EG1 participants gave an incorrect answer. For example, Yura I. and Vlada V. answered that this device is called an automaton. Vitya M. believes that money cannot be withdrawn from the card. Anya R. also believes that money can not be withdrawn from the card, which is 10 % of the subjects of EG 2 and this is an incorrect answer. As you can see, most students with intellectual disabilities have formed the idea that money can be withdrawn from a bank card and the device designed for this is called an ATM.

**Conclusion.** Thus, financial literacy of persons with intellectual disabilities has specific features and is defined as a system of skills to solve practical problems, consciously operating with financial information. In the structure of education, financial literacy is included in the life competencies of people with intellectual disabilities.

1. Sharinec, N. C. Status of functional literacy of students with intellectual disabilities / N. C. Sharinec // *Specijalnaya education*. - 2015. - № 3. - P. 9-18.
2. Konopleva, A. N. Questions of transformation of the content of special education in the context of competence approach / A. N. Konopleva, T. L. Leshchinskaya, T. V. Lisovskaya // *Specijalnaya education*. - 2009. - № 3. - P. 3-9.

### **FORMATION OF SPATIAL-TEMPORAL REPRESENTATIONS IN CHILDREN WITH INTELLECTUAL INSUFFICIENCY**

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Today, like many years ago, the ability to navigate space is one of the basic means of harmonious personal development. The unique role of mastering the subject and social space in building a child's holistic picture of the world, realizing his place in it is revealed in many psychological and pedagogical studies. The nature of the development of the child's self-consciousness, his personality, is also an integral part of the process of socialization, determines the