

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 Vitya M. believes that money cannot be withdrawn from the card. Anya R. also believes that money can not be withdrawn from the card, which is 10 % of the subjects of EG 2 and this is an incorrect answer. As you can see, most students with intellectual disabilities have formed the idea that money can be withdrawn from a bank card and the device designed for this is called an ATM.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.

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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

level of formation of the skill of spatial orientation. Without the development of the ability to navigate space, it is impossible to talk about the harmonious development of the child.

Orientation in space includes the ability to distinguish between the position of objects in space, the idea of the shape and size of objects, their spatial relations. Taking into account the peculiarities of children with intellectual insufficiency, there is a very slow formation of perception with a huge number of specific features and shortcomings (difficulty to navigate their own bodies, difficulties arise in determining the right and left, top and bottom, in the surrounding world, etc.).

Material and methods. The materials for writing this article were the results of domestic as well as foreign scientific research. Research methods:

- theoretical (analysis of the subject content of psychological, pedagogical and special literature on the topic of research);
- empirical search methods (methodology by S.D. Zabramnaya, O.V. Borovik, N. Ya. Semago, M. M. Semago, G. Head);
- method of experiment (stating);
- quantitative and qualitative analysis of the obtained actual data;
- mathematical and statistical methods of processing research data (G - sign criterion, T - Wilcoxon criterion).

Findings and their discussion. An analysis of scientific and methodological literature showed that perception for a child is the first tool for knowing the surrounding world, which does not lose its importance throughout life. Excessive slowness, a large number of features and shortcomings leave their mark on the further path of mental development [2, c.39].

Intellectual insufficiency complicates the process of forming spatial representations and skills. This category of children (F70, F71) disrupts the development of space in all important and main areas, such as mastering the actions of perception, gaining experience in the practical transformation of space, productive activities, all this happens as a result of an interconnected complex of organic, functional, as well as social reasons for the formation of spatial ideas.

In his book B. G. Ananyev defined the psychological conditions for the development of the perception of space in various types of activities. He led a number of studies of children's cognitive abilities during primary school. As a result, I found out that there is no type of activity during training for which spatial orientation is not one of the important conditions for developing thinking and assimilating knowledge, skills and skills. The conclusion follows: successful schooling depends on the level of formation of spatial ideas.

In the fall of 2019, on the basis of the State Educational Institution "Vitebsk Auxiliary School No. 26," an experimental study of the space perception skill formation in children with intellectual insufficiency was conducted. For the study, the diagnostic methods of the authors N. Ya. Semago, M. M. Semago, G. Head, S.D. Zabramnaya were used.

The survey program consisted of three levels:

- First level. Diagnose spatial representations of your own body.
- Second level. Diagnose spatial representations of the relationship between external objects and the body.
- Third level. Spatial representations of the relationship between external objects.

The diagnostic goal was to determine the level at which the "failure" occurred. The chosen approach allows you to define the "zone of immediate development," which will become the basis for building adequate, effective corrective work. The study was attended by 15 elementary students of the State Educational Institution "Vitebsk Auxiliary School No. 26." The examination was carried out individually, took no more than 15-20 minutes. According to the selected levels and sublevels, the formation of space perception was evaluated. In the process of diagnostics and interpretation of the results, the law of overlapping stages and sequential differentiation was taken into account [3].

First level. Diagnose spatial representations of your own body. The study is based on cephalo-caudal law. The formation of representations is evaluated in a certain order: in relation to the face, body, hands.

Evaluation criteria:

- 2 - the child completed the pilot programme without further explanation
- 1 - the child is able to complete the task after several attempts, expanded prompts and prompting questions
- 0 - job not available even after detailed multiple explanations

At the time of completing the tasks, it was recorded whether the child understands the verbal instruction, whether he accepts the tasks. As a result of the experiment, the following conclusions were drawn:

- Insufficient orientation in the "own body scheme"
- Non-formality of spatial representations of the relationship between external objects and the body.
- Violation of perception of relationships of external objects

Conclusion. Before you begin to form spatial representations, you need to take into account the complex orientation structure in space, its genesis, directly related to the development of thinking, speech and child activity. It is advisable to carry out corrective work precisely in the senior preschool and junior school age, since all functions responsible for distinguishing objects in space are intensively formed at the age of 5-7 years.

In order for children with intellectual insufficiency to be able to navigate in space, a holistic approach should be taken, which ensures the creation of a practical, motor basis for spatial representations, the development of perception, modeling, and the transformation of space. Choosing this approach, several problems are solved: ensuring favorable conditions for socialization, correcting existing spatial violations.

Comprehensive construction of classes is an important condition for all corrective work. Psychological and pedagogical studies show the need for systematic and consistent work aimed at the formation of various types of orientation in space. This format of organization of corrective and developmental work makes it possible to expand the range of opportunities of children in terms of perception of space and orientation in German. Work in this direction contributes to the development of the child's thinking, the formation of the children's visual and constructive abilities, enriches their speech, emotional and personal sphere as a whole. The correct provision of early corrective care in the lower school age, given the sensitivity of this age period, allows us to prevent difficulties in educational activities.

As a result of theoretical work, the following features of the formation of spatial representations in children with intellectual insufficiency were analyzed and determined: inaccessibility of knowledge of the scheme of their own body, violation of ideas about relations between objects in space, violation of the understanding of spatial prepositions, inadequacy of their use. According to the results of the experiment, multiple violations in the development of space perception at different levels can be noted. The identification of spatial perception disorders in junior school age will help to correct spatial function disorders and prevent the development of pronounced and persistent disorders. A holistic approach and a comprehensive construction of classes will allow you to build an effective corrective and developmental program and implement it as productively as possible in a shorter time frame.

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THE LINK BETWEEN THE ABILITY OF JUNIOR STUDENTS TO GENERALISE WITH THEIR ACADEMIC ACHIEVMENTS

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The main objective of modern education is to develop a personality capable of independently navigating the information flow, independently acquiring and applying knowledge and being ready for continuing education and self-education. In this regard, the problem of students mastering general educational and cognitive skills, including the function of generalisation in learning, is of great importance in modern conditions. In our opinion, the solution to this