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EXPERIENCE WITH EDUCATIONAL-METHODICAL COMPLEX
ON FINANCIAL LITERACY IN THE SYSTEM OF SECONDARY
VOCATIONAL EDUCATION: VOLGOGRAD REGION

The article observes the approbation of additional educational programs and training materials on financial literacy released by "VITA-PRESS". The authors consider didactical functions and educational opportunities of training-methodical complex "Financial literacy" developed by A.O. Zhdanova and its realization in the college educational process.

Keywords: financial literacy, approbation, educational program, educational-methodical complex.

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THE PEDAGOGICAL POTENTIAL OF INTEGRAL AND MODULAR COURSES ON FINANCIAL
LITERACY FOR HIGH SCHOOL

The training and methodical kits for the high school on financial literacy are presented most widely. They differ in their variability, which requires analysis in the context of identifying approaches to their development. Various options for applying the learning kits on financial literacy for high schools is presented by the compulsory courses, courses for profiled secondary education, elective and optional subjects at schools, subject-specific courses for students of colleges. The authors of the article give a comparative analysis of approaches to the development of integral and modular courses on financial literacy in which the pedagogical potential of the considered complexes is identified. The methods of harmonizing expert assessments and the methods of statistical data processing were used as the basis for processing the results of approbation. The training and methodical kits of integrated courses cannot be considered as homogeneous. There are learning kits with problem-oriented content, which take into account the age and psychological features of students, have activity aspect in the materials for teachers and students among them.

The structure, content, methodical support of modular courses need thorough revision. There is lack of activity and practice-oriented components of educational content in some learning kits.

The expert analysis and testing led to the following conclusions:

- the teaching of financial literacy in high schools is variable because of the organizational specifics of implementing programs of secondary education;
- the integral and modular courses have significant differences in authors' approaches to course development;
- the financial literacy integral courses have significant pedagogical potential.

Keywords: integral and modular training and modular kits, financial literacy, activity aspect, practice-oriented assignments.

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THE PECULIARITIES OF THE BRITISH MASTER'S DEGREE PROGRAM

While Russian universities have already received some experience in teaching bachelors, the mass preparation of masters is only beginning to take place. In these circumstances, it is very important to analyze the experience of training masters in other countries in order to take it into account in the process of developing educational programs providing world-class quality of training in accordance with the Federal State Educational Standards of the fourth generation.

The article is devoted to the peculiarities of training masters in Great Britain – a recognized leader in this field. It shows the diversity of structures of master's programs and degrees, the organization and control of the quality of the educational process, the interaction of British universities with the state, employers and professional communities.

Keywords: educational system, university, degree, master, educational program, course, diploma, certificate.

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DEVELOPMENT OF FINANCIAL LITERACY OF ORPHANAGE'S CHILDREN AND BOARDING SCHOOLS STUDENTS

This article devoted to an actual problem of socialization of students of boarding schools and orphanages. The article presents the problems and risks of this process. The article deals with the formation of the financial competence in the learning process of students of orphanages and boarding schools of the "Financial Literacy" course.

Keywords: socialization, education, social network, financial literacy.

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RESULTS OF APPROBATION OF THE "FINANCIAL LITERACY" EDUCATIONAL AND METHODICAL COMPLEX IN ALTAI REGION

The urgency of the article lies in the acute need to resolve the contradiction between the need to introduce into the school practice the "Financial Literacy" course as well as by inadequate elaboration of the problem of content selection, ways of organizing the education of schoolchildren and their parents, the training of pedagogical personnel in pedagogical science. The article describes the general issues of organization of testing the "Financial Literacy" educational complex in the Altai region and features of methodological support of the process. The subject of research was the contents and methods of work of the teacher to introduce a new course in extracurricular activities. The results of research are contain a number of suggestions to improve the content of textbooks piloted the course; characterization of models of its

inclusion in the curricula of educational institutions; identified and justified by the possibility of using tools methodological support testing for mass introduction of the course.

Keywords: approbation, financial literacy, financial competence, methodical competence.

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PEDAGOGICAL POTENTIAL OF TRAINING AND METHODOLOGICAL MATERIALS IN FINANCIAL LITERACY

The article's author examines educational literature on the formation of financial literacy and reveals the educational potential of the new course. The author analyzes the existing problems: - the domination of information component over the activity component; - preference is given to tasks of reproductive type in the structure of assignments. This occurs at the expense of creative tasks. The author shows the weak integration of financial literacy course with the content of other subjects of the economic bloc and concludes that each element of the teaching materials requires reflection and improvements in a number of positions. Special attention is paid to the necessity of creating electronic enclosures for problems solving.

Keywords: financial literacy, financial institutions, rational behavior, active component of the content, interdisciplinary connections, information and communication technologies, electronic textbook.

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PROGRAMS AND TEACHING COMPLEXES ON FINANCIAL LITERACY: ANALYSIS, PROBLEMS, PROSPECTS

Financial literacy is an important component of functional literacy of students, the formation of which is one of the main objectives of general education.

The article's author analyzes the results of the approbation of modular educational programs on financial literacy, as well as considers the possibility of learning financial literacy after completion of approbation. In general, the tested programs and educational materials correspond to the age and cognitive characteristics of students. In these programs, there is an optimal balance between theoretical and actual material, accessibility, consistency of presentation, and competent motivation for carrying out actions in the financial sphere. The program includes examples of practical behavior in the field of finance.

The basis of processing of results of testing was based on the methods of analytical work: preparation of road maps, round tables to study the motivation of students, analysis of the implementation of the proposed into the course assignments; and methods of statistical processing of monitoring, the effectiveness of work with pupils, colleagues and parents.

Materials on financial literacy that have passed approbation can be used as a guide not only for holding sessions on extracurricular activities, but also elective, optional courses, and also included elements of financial literacy in the lessons of Social Studies and Economics on condition of correction of working programs.

Keywords: approbation, methods, receptions and forms of work, Federal State Educational Standards, universal educational actions, financial literacy, problems of training of financial literacy, working program, curriculum.

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FINANCIAL LITERACY AS THE COMPONENT OF THE FUNCTIONAL LITERACY: INTERNATIONAL CONTEXT

The author considers the problems of development and assessment of financial literacy as the component of functional literacy in the international context. According to the results of the international study PISA it shows the differences in the levels of the students' financial literacy in different countries in the world, the relation between financial literacy and literacy in mathematics and reading, socio-demographic factors and students' experience in learning and financial activities. The presented analysis of students and teachers responses shows what students and teachers need for effective work in financial education. The recommendations are formulated for improving the financial education in the system of general education, for developing the learning and instructional materials, for taken into account the factors related to financial literacy of students.

Keywords: functional literacy, financial literacy, financial education, PISA international study

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CONDITIONS OF FORMATION OF FINANCIAL LITERACY OF STUDENTS IN THE SYSTEM OF SECONDARY PROFESSIONAL EDUCATION (REGIONAL STATE BUDGETARY PROFESSIONAL EDUCATIONAL INSTITUTIONS "ALTAI ACADEMY OF HOSPITALITY")

The article's authors consider the problem of formation of financial literacy as the most important condition of socialization of professional competences and formation of labor functions of graduates of the system of secondary professional education. The article describes the methodology of contextual training. Some results of approbation of training materials on financial competence in Altai Academy of Hospitality are given.

Keywords: financial literacy, secondary professional education, professional competences, contextual training.

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CONCEPTUAL APPROACHES TO FORMING THE CULTURE OF KNOWLEDGEABLE FINANCIAL BEHAVIOR OF STUDENTS OF THE GENERAL EDUCATIONAL ORGANIZATIONS

The author considers the problem of formation of culture of a competent financial behavior of students, identifies conceptual approaches to organization of educational process and their implementation.

Keywords: culture of knowledgeable financial behavior, practical financial task, model of reasonable and grounded choice, model of educational activity.

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PRACTICAL IMPLEMENTATION OF THE TASK

OF IMPROVING FINANCIAL LITERACY OF SCHOOLCHILDREN: STATE AND PROBLEMS

The task of improving financial literacy of students in the field of production and development at a theoretical level passes today at level of practical implementation. This article discusses the trends in financial education of pupils as changes in approximate curricula and textbooks, teacher training. It also gives analysis of teaching materials (learning kits). It contains the analysis of the different forms and organizational models for the study of the basics of financial literacy. Priority should be given to inclusion of financial issues in traditional academic subjects. It can be lessons of social studies, mathematics, and history. In high school, this direction can be continued using opportunities of the courses of Economics and law. However, high school students can be offered self-elective and elective courses on financial literacy.

Keywords: financial literacy, practice of schools, upgrading of textbooks, teacher training.

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PROSPECTS OF TEACHING PHILOSOPHY AND RELIGIOUS STUDIES IN THE PROCESS OF WORKING ON A NEW VERSION OF FEDERAL STATE EDUCATIONAL STANDARDS

The article focuses on methodological issues of education and problems of developing Federal State Educational Standards. On the 16th of February the Anniversary Conference of the Faculty of Philosophy at Moscow State University took place. The main goal of this Conference was to investigate the Future of Teaching Philosophy and Religious Studies and to explore important educational questions. This article is the result of this successful discussion.

Keywords: methodological Issues of education, Federal State Educational Standards, Faculty of Philosophy, Religious Studies, teaching, rating.

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LEARNING KITS ON FINANCIAL LITERACY:

FIRST EXPERIENCE FROM THE TEACHER'S POINT OF VIEW

The article reflects the problem of the consistency of assessments of pedagogical supervision and pedagogical expertise in the context of large-scale testing. Educational and methodical complexes (learning kits) on financial literacy are aimed at improving financial literacy of schoolchildren and students of vocational secondary educational institutions (colleges) which were submitted to testing, have substantial content and methodological features. Among the main features can be mentioned practice-oriented, activity character, focusing on formation of functional literacy in the field of Finance, which was supposed to find confirmation in the course of testing. Diverse tools have been developed for fixing pedagogical

observations and expert opinions. The package of documents for the work of the teachers participating in testing included the map of observations, questionnaire, expert opinions. The processing of results of testing was based on the following methods: method of coordination of expert assessments, methods of statistical data processing, generalization, methods of analysis and synthesis, method of graphic representation of data. The most important aspects of testing were reflected in the different instruments. The issues mentioned in one of the formats that the Toolkit allowed to uncover was defined in different formats. In the process of testing we used special organizational forms to coordinate the evaluation and its fixation (focus groups, expert workshops). The conducted research allowed us to draw the following conclusions:

- the presence of diverse tools addressed to different participants of the approbation allows to represent a wide range of views on the evaluation of applied learning kits;
- contradictions in the estimates may arise either between different subjects of evaluation (teachers involved in the testing, parents, students, experts) or within the same target group while discussing a particular learning kit;
- many factors can cause inconsistency in estimates such as subjective factors (different experience of pedagogical activity, personal pedagogical preferences) as well as the quality of the represented materials.

Keywords: testing instruments, pedagogical supervision, pedagogical expertise, consistency of assessment

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FACTORS OF FORMATION OF FINANCIAL LITERACY OF SCHOOLCHILDREN

The author considers a number of factors ensuring the formation of financial literacy of students. There are the content of subjects of the basic educational program, features of the learning kits designed for elective courses on financial literacy, organizational-pedagogical and methodological approaches oriented towards the production of competent financial behavior among them. The article discusses the question whether the presentation of theoretical information in the field of financial literacy is submitted to the implementation of practical tasks, solving typical problems of the modern society situations, the search for alternative solutions.

Keywords: financial literacy, educational programs, educational field, competent financial behavior.

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FINANCIAL LITERACY QUESTIONS IN SCHOOL MATHEMATICS EDUCATION

The article's author discusses the contribution of school mathematics education in the state program for improving the financial literacy of students. Problems with financial content can be used at all stages of the learning process - from the demonstrations of mathematics capabilities for everyday tasks to the creation of problematic situations, that require deepening of the mathematical theory, but the implementation of these teaching opportunities related to the harmonization of curricula in mathematics and the social studies. Performed by the author masters research on the methods of teaching mathematics give reason to consider an alternative way to communicate the data subjects, does not require the intervention logic in the sequence of presentation and study material. The effective application of this method requires selecting the

appropriate didactic status of the financial concepts used in the study of mathematics - either in the form of empirical data for mathematical modeling or meaningful interpretation of a mathematical model.

Keywords: school mathematics education, financial literacy, school standards, the curriculum in mathematics, mathematical model.

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METHODOLOGICAL APPROACHES TO TEACHING A FINANCIAL LITERACY COURSE:
ACCORDING TO THE RESULTS OF APPROBATION IN ARKHANGELSK REGION

The article is devoted to questions of implementation of teaching kits for financial literacy in schools of Arkhangelsk region. The author of the article reveals the positive aspects of training and methodological kits, describes methodological approaches that have been successfully tested in the 2015-2016 school year. The article will be interesting for teachers and deputies of school headmasters who are planning to use teaching kits for financial literacy in schools.

Keywords: financial literacy, extracurricular activities, teaching kit, regional component, interdisciplinary ties.

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EDUCATIONAL MATERIALS ON FINANCIAL LITERACY FOR YOUNGER STUDENTS

The author analyses and presents the results of testing of additional educational programs and training materials on financial literacy for younger students. The goal of the project is the socializing impact of the teaching and methodological kit on the personal development of younger schoolchildren. Additionally, the results on the formation of practical skills and skills of junior schoolchildren, their parents and teachers in the financial sphere were identified.

Keywords: financial literacy, testing, additional educational program, teaching materials, social adaptation, social activity.