

Factors for Developing Students' Economic Literacy in the Process of Implementing the National Curriculum

Dzhumayev Mamanazar Irgashevich¹, Ergashev Jakhongir Mamanazarovich², Dzhumayev Jasur Mamanazarovich³, Dzhumayeva Mohigul Mamanazarovna⁴, Sharipova Guzal Jumanazar kizi⁵

¹PhD, Professor, National Pedagogical University of Uzbekistan after Nizami.

²teacher of the Tashkent University of Applied Sciences

³teacher of the Tashkent University of Applied Sciences

⁴teacher at Termez State Pedagogical Institute.

⁵PhD student at Urgench state University named after Al- Beruniy

ABSTRACT :

Objective: The implementation of the National Curriculum in school economic education can be conceptualized as a unified, targeted process of economic education and training in the fundamentals of economics and financial literacy, carried out by general education organizations, resulting in a combination of acquired economic knowledge, skills, abilities, value systems, business experience, and economic competencies.

Methods: The closest interaction between the methodology of economic education as "The main questions of didactics: Why teach? What to teach? How to teach? When to teach? Whom to teach? Where to teach? In subject methodology, the questions: When to teach, where and Whom to teach? are assumed to be given, since subject teaching methods for primary, secondary and higher education, for general and vocational education are considered to be obviously different sciences. Thus, the methodology of teaching economics in school should find answers to three main questions: 1) Why teach? (the question of the goals (results) of studying economics at school); 2) What to teach? (the question of the content and structure of the subject); 3) How to teach? (the question of ways to achieve the goals)". If we model the methodological system of subject education, we can distinguish the target block (the goals of subject education); the content block (the content and structure of subject education); organizational block (means, forms of organization and methods) and also the result block (results of subject education).

Findings: A comparative analysis of the main approaches to school economics education should be viewed as a specific vision of the educational process, its goals, content, forms and methods of organization, and results.

Conclusions: The role of school economics education in society is crucial, as the school serves as the sole social institution through which virtually the entire younger generation passes.

Priority is given to the training and retraining of teaching staff for the continuous education system.

KEYWORDS: Methodology, teaching economics, implementation, National Curriculum, education, learning, culture, economics, analysis and synthesis.

INTRODUCTION

The national program places special emphasis on enhancing teachers' standing in society. This requires training highly qualified, modern teaching staff. At the meeting, instructions were given on transforming teacher education, improving university admissions, enhancing research potential, and aligning the educational process with practical experience. During the discussion of enhancing teachers' professional skills and training them in new methods, the need to expand the activities of the Abdullah Avloni National¹ Research Institute and ensure close collaboration between the institute and local pedagogical colleges was

¹ <https://president.uz/ru/lists/view/5217> Рассмотрено исполнение национальной программы развития народного образования.

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emphasized. A decision was made to introduce a professional certification system for teachers of chemistry, biology, physics, and mathematics starting next academic year[2].

The methodology of school economic education must be considered within the system of pedagogical sciences, in which pedagogy occupies a central place. "Pedagogy is a science that studies the essence, patterns, trends, and prospects for the development of education as a factor and means of human development throughout life" [4, p. 15]. In the process of its development within pedagogy, other pedagogical disciplines have also emerged. [4, p. 16].

From the ancient Greek, "methodike" means "method of knowledge" or "path of research." Therefore, subject-specific methodology is not limited to a collection of methods, techniques, and forms of teaching, but is a science with its own theory and methodology. Today, teaching methods for various school subjects—mathematics, physics, chemistry, foreign languages, and so on—are quite well developed. Meanwhile, the phrase "methodology of teaching economics" appeared in the 1990s, when economics became a separate subject in Russian schools. Incidentally, research on methods of economic education began in the 1980s. By then, even German universities were training students in "economic pedagogy" programs (Wirtschaftspädagogik). Subject-specific methods, especially in the social sciences, include not only methods of teaching a specific subject but also methods of educating students through the means of that subject. Therefore, it is legitimate to use three terms in the course: 1) methods of teaching economics; 2) methods of economic education; 3) methods of school economic education.

The third term combines the first and second. Thus, "Methodology of school economic education is a scientific pedagogical discipline that studies the patterns, forms, methods, and means of teaching economics and providing economic education to schoolchildren" [4, p. 17]. The period of rapid development of economic teaching methods in our country occurred in the second half of the 1990s. To assist those teaching and studying economics, including in schools, the website *Economicus* (<http://www.economicus.ru>) was created. It contains information on the history of economic thought (Gallery of Economists), textbooks, and a series of dictionaries. The site was created by the St. Petersburg Institute "Economic School" and is still active, but has not been updated since 2012.

Using the results of psychological research to more clearly focus on the patterns of memory, thinking, and attention of a certain age group, the methodology draws on the achievements of psychology. When addressing the problem of developing learning motivation, psychological concepts of interest should also be used.

LITERATURE REVIEW

The methodology is organically linked through the content of the educational material both to the studied economic sciences (theoretical and applied economics, the history of economic thought) and to other social sciences (history, sociology, political science) and non-social ones (English, mathematics, geography, ecology). The closest interaction between the methodology of economic education and the section of pedagogy known as "didactics—the theory of learning that provides a scientific justification for its content, methods, tools, and organizational forms" [4, p. 18] is the following: "The main questions of didactics are: Why teach? What to teach? How to teach? When to teach? Whom to teach? Where to teach? In subject-specific methodology, the questions: When to teach, where, and Whom to teach?—are assumed to be predetermined, since subject-specific teaching methods for primary, secondary, and higher education, as well as for general and vocational education, are considered inherently different sciences. Thus, the methodology of teaching economics in schools must find answers to three main questions: 1) Why teach? (question about the goals (results) of studying economics in school); 2) What to teach? (question about the content and structure of the subject); 3) How to teach? (question about the ways of achieving the goals)" [4, p. 19]. If we model the methodological system of subject education, we can distinguish the target block (the goals of subject education); the content block (the content and structure of subject education); the organizational block (the means, forms of organization and methods) and the result block (the results of subject education).

School economic education can be represented as a single targeted process of economic education and teaching the basics of economics and financial literacy, carried out by general educational organizations, the result of which is a set of acquired economic knowledge, abilities, skills, value attitudes, business experience and economic competencies. The role of school economic education in society is extremely important, as school serves as the only social institution through which virtually the entire younger generation passes. The most common definition of economic theory is that given by the leading 20th-century economist.

Paul Samuelson (1915–2009) stated, "Economics is the science that studies how societies use scarce resources to produce useful goods and distribute them among individuals" [8, p. 29]. However, it is not entirely original in the history of economic thought. Back in 1932, the English economist Lionel Robbins (1898–1983) in his work, *An Essay on the Nature and Significance of Economics* (1932), believed that economic theory is a science that studies human behavior as a relationship between goals and scarce means that have alternative uses. Later, another famous American, Gary Becker (1930–2014), would extend the economic

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approach to all human behavior. Therefore, the first feature of economic science is that well-formed economic thinking can become a tool for decision-making in non-economic spheres of activity.

The study of economics in school is a means of achieving not only subject-specific but also meta-subject and personal learning outcomes. A second characteristic of economics is the use of both positive and normative approaches. The positive approach allows students to see the manifestation of economic laws in economic behavior—the essential, objective, cause-and-effect relationships that govern the economic life of society. The normative approach formulates recommendations for implementing the results of positive research. Like a doctor, an economist not only examines a patient's condition but can also determine the optimal treatment based on scientific advances. It is no coincidence that economics teaching in schools is characterized by the intensive use of game-based and case-based methods, which can facilitate the application of economic knowledge, skills, and abilities in solving real-world economic problems.

The third characteristic of economic science involves the extensive use of precise research methods and a sophisticated mathematical apparatus, characteristic more of the natural sciences than of the social sciences. The primary research method in economic theory is mathematical modeling of economic phenomena and processes. "This means that economics teaching methods should combine methods, techniques, forms, and teaching aids characteristic of both social science and natural science teaching methods. Teaching economics widely utilizes methods typical of the natural sciences and sciences (problems, mathematical models, statistical methods of information processing, graphs, diagrams, etc.). At the same time, teaching methods more typical of the humanities (essays, project methods, case studies, educational games, and exercises) play an important role in economics teaching [4, p. 23].

Modern scientific and educational programmatic systems are based on the system-activity and competency-based approaches. The system-activity approach emerged in the mid-1980s thanks to the work of Russian psychologists D. B. Elkonin and V. V. Davydov and has become widely used as a system of teaching in primary schools. Its key tenets are: 1) the ultimate goal of learning is the development of a method of action; 2) a method of action can only be developed through educational activities; 3) the mechanism of learning is not the transfer of knowledge, but the management of educational activities. The motto of this system is: "Teach a person to learn." The system-activity approach.

The implementation of the National Curriculum NUP - National Curriculum.² presupposes: - recognition of the essential role of active learning and cognitive activity of students based on universal methods of understanding and transforming the world; - a variety of organizational forms and consideration of the individual characteristics of each student, ensuring the growth of creative potential and cognitive motivations, enriching forms of interaction with peers and adults in cognitive activity. Within the framework of this approach, the key learning and development outcomes in the modern National Curriculum of General Education are formulated in terms of universal learning activities.

MATERIALS AND METHODS

Consistent implementation of the National Curriculum³ should foster increased motivation for learning and ensure conditions for students' general cultural and personal development through the development of knowledge that ensures not only the successful acquisition of knowledge, skills, and abilities, but also the development of a systemic worldview and competencies in various subject areas. The approach to implementing the National Curriculum is largely based on a competency-based approach, which will be discussed below. The National Curriculum⁴ is a set of student actions that ensure their cultural identity, social competence, tolerance, and the ability to independently acquire new knowledge and skills, including the organization of this process.

The functions of the educational program are: 1) enabling students to independently engage in educational activities, set educational goals, and seek and utilize the necessary resources and methods for achieving them; 2) creating conditions for the harmonious development of the individual and their self-organization based on a readiness for lifelong learning; 3) ensuring the successful development of competencies in any subject area. The educational program for each school level contains a Model Program for the Development of Educational Activities, which establishes value guidelines, defines the concept, functions, composition, and characteristics of the educational program, and identifies its connection with the content of academic subjects. The basic educational process consists of four blocks: personal, regulatory, cognitive, and communicative. The level of development of educational processes depends entirely on the organization of educational activities. Let us examine in more detail the essence and structure of schoolchildren's educational activities. Educational activities are a type of student activity

² NUP - National Curriculum.

³ Implementation of the National Curriculum. Decree of the President of the Republic of Uzbekistan dated May 11, 2022, No. UP-134

⁴ Decree of the President of the Republic of Uzbekistan, dated May 11, 2022, No. UP-134

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aimed at assimilating theoretical knowledge and related skills and abilities in such areas of social consciousness as science, art, morality, law, and religion through dialogues (polylogues) and discussions. The structure of educational activities includes: motive, goal, task, learning action, monitoring, and assessment. In the concept of educational process activities, the educational process is interpreted not as the transmission of scientific knowledge, its assimilation, and reproduction, but as the development of students' cognitive abilities. Under these conditions, the role of the teacher fundamentally changes.

While the teacher's role previously consisted of imparting knowledge, assessing it, and monitoring it, today teachers are becoming facilitators of learning, creating favorable conditions for their students to engage in independent and meaningful learning. A special term, pedagogical facilitation, has emerged, describing the stimulation, initiation, and encouragement of students' self-development and self-improvement during the learning process through the unique interaction between teacher and student, as well as the teacher's personal characteristics. Competency-based education (CBE) has become widespread in many countries worldwide, beginning in the mid-1980s. In our country, the main tenets of this competency-based approach were set forth in two documents:

- "Strategy for Modernizing the Content of General Education"⁵

- "Concept for Modernizing the Scientific and Pedagogical Program for the Period from 2022 to 2026." The competency-based approach represents a new perspective on the content of education, one that is not limited to a knowledge-oriented component but rather embraces a holistic approach to solving real-life problems, including economic ones, and the fulfillment of key functions (i.e., those related to many areas of society) and socioeconomic roles. Of course, subject-specific knowledge does not disappear from the structure of education, but rather plays a subordinate, orienting role within it.

According to paragraph 4 of the appendix to the Resolution of the President of the Republic of Uzbekistan No. PQ-4884 dated November 6, 2020 "On additional measures to further improve the education system", the task is set to "Ensure the continuity of preschool, general secondary, vocational and higher education curricula and subjects"⁶.

In accordance with the implementation of the Resolution, the goals and objectives of the preparation of a national curriculum complex, ensuring the continuity of mathematics in the continuous education system, were determined.

The State Inspectorate for Supervision of Education Quality, in cooperation with the Ministries of Preschool Education, Public Education, and Higher and Secondary Specialized Education, formed an expert group consisting of 32 mathematics specialists and experienced specialists. With their support, concepts and draft curricula for each type of education in mathematics were prepared and posted on the portal of the State Inspectorate for Quality Control of Education (<http://www.uzviylik.tdi.uz>). The portal received about 100 suggestions and comments.

RESULTS

The lack of continuity of subject programs in the continuing education system negatively affects the quality and effectiveness of education. Problems such as the repetition of cross-curricular topics, the allocation of too many hours to certain topics, the content of the subject being based almost entirely on theoretical information, and the lack of integration of international research were identified. The main concepts of the approach are "competence" and "competence". The Law of the Republic of Uzbekistan "On Education" was approved on September 23, 2020. Its purpose is to establish the legal framework for educating citizens, vocational training, and the main principles of state policy in the field of education, as well as to ensure everyone's constitutional right to receive knowledge. This Concept defines the main trends in the development of mathematics education in preschool, general secondary, secondary specialized, professional and higher education systems, including:

- ensuring compliance of normative documents on mathematics education with international requirements for the quality of education and personnel training;
- ensuring the consistency and implementation of qualification requirements for graduates of preschool, general secondary and secondary specialized, professional and higher education systems in mathematics education;
- qualitatively updating the content and essence of mathematics education, as well as developing new teaching methodologies;
- the content of mathematics education, the formation of mathematical literacy, critical thinking and creativity competencies that can be applied in independent life;
- improving the experience of developing foreign countries in setting standards in the field of education, taking into account national characteristics and reforms being implemented in the country;
- development of educational modules based on modern forms, methods and tools for organizing mathematics education;

⁵ <https://yandex.uz/search/?clid=2485192-29&win=709&from=chromesearch&text>

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- widespread introduction of effective methodologies for educating graduates based on national, universal and spiritual values into the educational process;
- introduction of digital technologies and modern methods into the process of mathematics education;
- implementation of innovative pedagogical and modern information and communication technologies to ensure the efficiency and effectiveness of the educational process;
- strengthening the material and technical base of mathematics education and increasing the efficiency of budget funding.

The main goal of the Strategy for Innovative Development of the Republic of Uzbekistan is the development of human capital. This document sets out one of the main tasks to include Uzbekistan in the top 50 advanced countries in the world by 2030 in the Global Innovation Index.

The Strategy for Innovative Development of the Republic of Uzbekistan for 2019–2021, a number of resolutions and decrees in the field of education, and other reforms show the country's position on human capital. Human capital will not develop until a new layer of specialists with innovative thinking emerges in Uzbekistan.

The following measures will be implemented to train personnel and effectively use human potential:

- radically update educational programs for bachelor's degrees in mathematics, technology and engineering, economics, and natural sciences in preschool, general secondary and secondary specialized, professional, and higher education systems based on the state educational standard and curriculum;
- develop and implement integrated distance and blended advanced training and retraining programs for teachers teaching academic subjects within the framework of mathematics education;
- develop a grant-based support program for educational institutions to participate in national, international and regional exhibitions in order to identify and support high levels of potential in modern technologies among graduates of preschool and general secondary education systems, and to realize their talents;

The concept aims to achieve the following indicators by fulfilling the tasks set out in the framework of the concept:

- to prepare highly qualified, experienced and modern-thinking, competitive, competent personnel to take their place among developed countries;
- the concept will serve as the basis for the requirements set out in the state educational standards of general secondary education;
- the widespread implementation of the goals and objectives set out in the concept will have an effective impact on the intellectual development of students;
- the stages of teaching mathematics, the content of education in the subject, and the standards of requirements for students' knowledge, skills and competencies will be clarified;
- through the introduction of STEAM education, the level of literacy of students will be increased based on the integration of subjects;
- a system will be created to gradually increase the share of electronic resources in the educational process, create electronic educational literature and complexes and place them on a single information and educational platform;
- in accordance with the core curriculum, curricula are developed based on the volume of mathematics by grade and topic, updated content, learning sequence, and the knowledge, skills, and competencies to be developed;
- a new assessment system will be developed based on the content, specific features, and requirements of state educational standards of mathematics, and a national certification system for assessing the level of knowledge of mathematics will be introduced on its basis;
- a base of practical tasks that meet the requirements of international assessment programs (PISA, TIMSS) aimed at developing students' mathematical literacy, logical thinking, and practical skills will be created, and worthy participation of our students in these international assessment programs will be ensured;
- a new generation of educational and methodological complexes (textbooks, teacher's manuals, electronic textbooks) will be developed and introduced into the educational process in mathematics classes;
- innovative methodologies for using modern pedagogical technologies in teaching mathematics will be created;
- In the international context of STEAM, attention will be paid to interdisciplinary connections and a practical approach to general education subjects in the education of students based on the requirements of the time;
- students will be developed in the field of educational projects and research;
- students will be guided to the profession through their mutual integration with general secondary education subjects;
- in order to continuously update the knowledge, skills and abilities of mathematics teachers in the subject, a personal and professional information space for teachers will be created and the professional development system will be radically updated based on modern digital technologies;

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– digital technologies will be introduced into the educational process, a single virtual environment - an information and educational platform will be launched, and an electronic library in mathematics, all electronic resources related to the educational and methodological support of lessons, video lessons, a virtual laboratory, and multimedia interactive animation applications will be placed on it;

– schools will be equipped with modern classrooms and laboratories, new types of educational furniture, equipment and tools, visual aids, computer equipment and other teaching aids, and the gradual introduction of SMART classes, a network of classrooms and workshops designed to conduct STEAM classes in general secondary schools within the framework of the "Modern School" state program is guaranteed to provide effective results in imparting economic knowledge.

The current state of mathematics education and existing problems in general secondary schools The introduction of modern pedagogical innovative methods of teaching students in general secondary schools is one of the important conditions for the economy of the Republic of Uzbekistan to join the ranks of developed countries in the world in the next 10 years, that is, to become one of the world's leading countries in the field of science and technology by 2030. Fulfilling the basic educational content provided for in the requirements of the State Educational Standards, which are mandatory for all educational schools of the Republic of Uzbekistan, requires an approach to the curriculum as a fundamental, theoretical or experimental science based on the requirements of the time, a philosophical and methodological renewal of the science, and the development of improved, effective management methods for the content of education and teaching methods.

The analysis of the situation in the mathematics education system in recent years is determined by the following urgent problems:

- insufficient assessment of the place of mathematics in society;
- highly defined requirements for the subject and excessive curriculum load;
- the “dryness” of the subject content in textbooks, its detachment from life and becoming outdated;
- low interest of students in studying the subject;
- shortage of qualified mathematics teachers;
- insufficient development of the teaching methodological support of mathematics (teacher's book, multimedia applications, didactic materials, etc.);
- the existence of imbalances in the sequence of teaching and level of complexity of sections and topics of the subject, taking into account the age and psychological characteristics of students;
- outdated methods of teaching mathematics;
- lack of attention to interdisciplinary connections and practical approaches in general education subjects;
- The quality of knowledge and skills of teaching staff trained in mathematics at existing higher education institutions does not meet today's requirements.

Priority areas of education development.

Based on the above analysis, it is appropriate that the main areas of development of mathematics teaching in the public education system are as follows:

- ensuring compliance of the requirements of the state educational standard in mathematics with the international requirements for the training of personnel in accordance with the skills of the 21st century, based primarily on the needs of the future modern state and society;
- forming an integrated system that ensures close cooperation, continuity and coherence between preschool, general secondary, secondary specialized and vocational, higher educational institutions and scientific and methodological research structures;
- improving the quality of teaching mathematics in general secondary and secondary specialized, vocational educational institutions, organizing and developing a system of specialized schools for mathematics in the regions;
- developing a system of training and retraining of personnel in mathematics, especially in schools in rural areas;
- improving mathematics textbooks and study guides;
- identifying talented young people and ensuring their successful participation in local and international mathematics Olympiads and winning prizes;
- qualitatively updating the content of mathematics, as well as improving teaching methods, gradually implementing the principles of individualizing the educational process;
- improving, optimizing the content of mathematics and strengthening its integration with other general education subjects;
- applying the acquired knowledge and skills in students in real-life situations, forming mathematical literacy, critical, creative and inventive competencies;

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- introducing modern digital technologies and innovative approaches to ensure the efficiency and effectiveness of the mathematics teaching process;
- based on advanced foreign experiences in assessing student achievement and the results of international research in this area, create a new assessment system and, based on it, introduce a national certification system for assessing the level of knowledge of mathematics;
- raising the quality of teaching mathematics to a new level, including the implementation of new scientific directions and principles of organizing the educational process using modern information and communication technologies, electronic textbooks and modern laboratory equipment;
- harmoniously conducting education and upbringing, forming students not only as knowledgeable, but also as spiritually and morally mature individuals;
- creating a healthy creative environment in mathematics lessons, raising the quality of teaching to a new level by introducing advanced innovative modern technologies into the educational and upbringing process, developing students' worldview, thinking, and logical independent thinking skills;
- radically updating the content of clubs, optional and elective courses organized outside the classroom and outside the school in teaching mathematics;
- developing the scientific methodological support of teaching mathematics;
- improving the system of encouraging the work of young people who have won international science Olympiads and their mentors;
- formation of an innovative infrastructure by introducing digital technologies and modern methods into the educational process;
- conducting educational research in the field of mathematics to demonstrate the relevance of the acquired knowledge, skills and competencies to everyday life, cultivating creativity aimed at design, and developing interest in creating innovations in the classroom and extracurricular activities.

The history of the development of economic education in schools has already been discussed in detail. However, in the Russian school, in the conditions of the modern market economy, the relevance of economic education has even grown. The consequences of inattention to this area of education for the younger generation are: - inability to set and then achieve goals for their activities; - misunderstanding (or limited, distorted understanding) of economic reality, lack of interest in economic events and phenomena; - ignoring economic laws; - unformed personal economic interests; - misunderstanding of the true needs of a person for a successful life and substitution of imaginary needs;

– the absence of the habit of acting in accordance with moral and ethical norms and values, their replacement with distorted models of "success" cultivated by the media; – weak behavioral activity, passivity in difficult economic situations; – lack of independent thinking, lack of faith in one's own strengths, weak creative skills; – misunderstanding of the role of economic freedom as the basis for a person's self-realization in professional activity and everyday life" [8, p. 192]. Considering education as socially controlled socialization, and economic socialization as the assimilation of the economic culture of society by a person, one can define economic education as a relatively meaningful and purposeful development of the economic culture of an individual.

Based on the structure of the economic culture of an individual, the following goals of economic education can be formulated: 1) development of modern economic thinking; 2) development of value orientations relevant to the modern economy; 3) formation of civilized economic behavior. Explain the key concepts related to these goals. Economic thinking is considered as one of the types of subject-matter thinking, which is aimed at solving economic problems that involve the use of economic knowledge and skills. In a modern market economy, the following principles of economic thinking can be formulated: making any decision in conditions of scarce resources implies a choice; 2) any choice is associated with costs (opportunity cost); 3) a person predictably reacts to incentives; 4) people benefit by participating in exchange; 5) the consequences of decisions made manifest themselves in the future; 6) economic systems determine the conditions for the choice of people and incentives. Thinking is associated with practical human activity. Any type of activity, including economic activity, presupposes goal-setting, taking into account the conditions and the choice of a method of action, and evaluation of the results. Practical activity is the primary condition for developing thinking and assessing its validity. Therefore, developing this component of economic culture is impossible without engaging students in economic activities accessible to them.

Value orientations reflect the actualization in an individual's economic consciousness of values and norms shared by the majority of participants in economic relations. Thus, economic culture, reflecting the values of a developed market economy, is characterized by high subjectivity, political neutrality, innovation, rationality, and a high work ethic. Economic behavior is the totality of a person's conscious actions in the process of economic activity, reflecting the socioeconomic norms and values of a

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given society. It is precisely in the development of economic behavior appropriate to a modern social market economy that an individual's economic education is manifested. [10]

DISCUSSION

In the scientific and managerial policy, the concept of competencies and skills includes: knowledge and understanding (theoretical knowledge of an academic field, the ability to know and understand); knowledge of how to act (practical and operational application of knowledge to specific situations); knowledge of how to be (values as an integral part of the way of perceiving and living with others in a social context). Competencies represent a combination of characteristics (related to knowledge and its application, to positions, skills and responsibilities) that describe the level or degree to which a person is able to realize these competencies. However, the concept of "competence" is not specified. As a starting point for dividing these concepts, we can take the definition proposed by I. A. Zimnyaya, which contains a rich semantics of meanings and connotations. "Competencies as certain internal potential, hidden psychological neoplasms (knowledge, ideas, programs (algorithms) of actions, systems of values and relationships), which are then revealed in a person's competencies" [23]. Thus:

Competence is a set of interconnected personal qualities (knowledge, abilities and skills, modes of action and a value system) defined in relation to a specific range of objects and processes and necessary for high-quality and productive activity in relation to them. Competence is an integral characteristic of an individual, determining their ability to solve problems and typical tasks arising in real-life situations, using knowledge, educational and life experience, values and inclinations. It turns out that competence is a person's possession of the corresponding competence, including their personal attitude towards it and the subject of activity. The development of competencies is carried out by means of educational content. In accordance with the three-level structure of educational content, three levels of competencies are distinguished: 1) key competencies - relate to the general (meta-subject) content of education; 2) general subject competencies - belong to a specific range of academic subjects and educational areas; 3) subject competencies - have a specific description and the possibility of developing within the framework of academic subjects.

In the study by M.Djumayev on key competencies within the framework of the new education paradigm [7], the absence of their unified classification is acknowledged. In the "Strategy for Modernization of the Content of Education of the New Uzbekistan" in the National Curriculum of Uzbekistan 2022-2026 (NCU) it is proposed to differentiate them into the following areas: - competence in the field of independent cognitive activity based on the assimilation of methods of acquiring knowledge from various sources of information, including extracurricular ones; - competence in the field of civil and social activity (performing the roles of a citizen, voter, consumer); - competence in the field of social and labor activity (including the ability to analyze the situation on the labor market, assess one's own professional capabilities, navigate the norms and ethics of labor relations, self-organization skills); - competence in the everyday sphere (including aspects of one's own health, family life, etc.); – competence in the field of cultural and leisure activities (including the choice of ways and means of using free time that enrich the individual culturally and spiritually) [3]. At the international level, the Recommendation of the European Parliament and of the Council of 18 December 2006 on key competences for lifelong learning for citizens in a knowledge-based society recognizes eight key competences as essential:

- Ability to communicate in one's native language. – Ability to communicate in foreign languages;
- Mathematical competence and basic competencies in science and technology. – Digital competencies. – Ability to learn.
- Social and civic competencies. – Ability to take initiative and be entrepreneurial. – Cultural competence" [30, pp. 42–43].

National Program⁷ for the Development of School Education in 2022–2026 (hereinafter referred to as the Development Program) Define the following key development areas:

Full implementation of the National Curriculum, developed based on international best practices, into school education, as well as the practical application of modern textbooks written by domestic and foreign authors;

Increasing the prestige of the teaching profession in society, creating favorable social conditions for teachers and adequate incentives for their work;

Increasing teachers' responsibility for the education and training of young people, and their demanding approach to their continuous professional development;

the formation of a national personnel reserve for general secondary education institutions, the development of criteria for an outstanding school principal and an exemplary teacher, and the implementation of regular assessments of the performance of management and teaching staff on their basis;

⁷ National Program for the Development of School Education in 2022–2026 (hereinafter referred to as the Development Program)

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Systematic organization of spiritual and educational work in general secondary education institutions, the introduction of mechanisms for continuous monitoring, evaluation, and forecasting in this area, enhancing the role of the family, especially parents, in the education and upbringing of the child;

meaningful organization of students' free time, improvement of their career guidance system;

According to the theory of key competencies, we: 1) value-semantic; 2) general cultural; 3) educational and cognitive; 4) informational; 5) communicative; 6) social and labor; 7) competencies for personal self-improvement. Key competencies are also linked to the goals, objectives, and content of school economic education. In the first classification, these are, first of all, competencies in the areas of civil-social and social-labor activity. In the second, the ability to take initiative and entrepreneurship.

The third is a group of social and labor competencies. Some researchers try to distinguish economic competencies as a separate group of key competencies, since they:

- determine the ability to assess the economic situation and independently make decisions on economic problems;
- provide a mechanism for social and economic adaptation;
- create prerequisites for choosing the sphere of economic activity;
- allow to evaluate one's own resource base: intellectual, organizational and financial assets;
- ensure competent satisfaction of urgent needs in everyday life (the ability to choose, exchange, buy);
- determine the result and quality of economic relations;
- ensure clear achievement of goals, formalization of economic interests;
- determine the level of economic activity;
- form rules and habits of economic behavior;
- determine the choice of means of communication and mastering the economic language;
- ensure a change of role functions, the desire to expand positions and master new economic roles that create a competitive advantage;
- initiate the creation of new and improvement of old economic institutions, participate in the accumulation of social experience;
- determine the level of economic and financial security;
- contribute to strengthening the authority of the individual, his success,
- generation of ideas and new knowledge" [31, p. 46].

At the same time, despite the importance of the economic sphere of society, economic competence is not singled out as a key competency, but is considered a subject-specific competency [6, p. 63]. Subject-specific economic competencies reflect students' assimilation of specific elements of social experience studied within a particular subject. The structure of a subject-specific competency includes: - an object of social reality; - a description of the social significance of knowledge, abilities, skills, and methods of activity in relation to this object; - a description of the personal significance of this competency for the student.

Name of the competence Objects of reality, Social significance of the competence, Personal significance of the competence, Possession of the skill (experience) of competent planning of the family budget Monetary income, expenses, investments of the family Financial stability of households as economic entities Rational financial behavior Thus, economic competence is understood as "a set of interrelated personal qualities, defined in relation to the economic sphere of society and necessary for the performance of basic socio-economic roles" [24, p. 63]. A comparative analysis of the main approaches to school economic education should be viewed as a specific vision of the educational process, its goals, content, organizational forms and methods, and outcomes. This concept has a dual meaning: both a research-based approach in pedagogical theory and an approach to implementing the process in teaching practice. We focused on four main approaches to imparting economic knowledge to schoolchildren: academic, utilitarian, business-oriented, and cultural-functional. Within the academic approach, economics was taught to schoolchildren in accordance with the logic of a university course in economic theory, but in a reduced scope. Proponents of this approach focused primarily on teaching high school students theoretical knowledge about the functioning of a modern market economy. The primary goal of this approach was to prepare students for admission to economics departments and to create the conditions for further research.

Here, of course, both teachers and students faced the question of the need for all students to acquire such knowledge (and especially those who were not at all focused on further economic education). As a result, students perceived economics as just another abstract theory, "bad mathematics." A business-oriented approach aimed to prepare students for entrepreneurial careers. This approach taught students highly specialized knowledge in specific economic sectors or for admission to colleges, technical schools, and universities in applied economics specialties. Students often developed practical skills and specific competencies for specific economic professions (salespeople, accountants, managers, etc.). This approach merged with secondary vocational education in high school and was also not for everyone. A cultural-functional approach emerged as optimal for the

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widespread dissemination of economic education in schools. Proponents of this approach saw its goals as shaping the economic aspects of general culture and developing adequate understanding of the economic world and the essence of economic phenomena and processes. The emphasis was placed on instilling in schoolchildren functional economic literacy, developing the ability to develop, including self-development and self-education, forming a system of values and developing individuality, and developing skills for economic activity in various economic conditions.

In the National Academic Program⁸, approaches are distinguished between the general scientific level of methodology and the specific scientific level of methodology. They note that "in contrast to general scientific approaches, approaches of the specific scientific level usually act as principles for organizing the educational process and reveal the main requirements for its implementation" [6, p. 96]. Therefore, the system-activity and competence-based approaches can legitimately be considered as approaches of the general scientific level of methodology for studying and constructing the educational process. As for approaches of the specific scientific level in school economic education, the most popular are the personality-oriented, axiological (value-based), and cultural approaches. Let us consider them in more detail. The personality-oriented approach is a methodological orientation in pedagogical activity that allows, through a system of interconnected concepts, ideas, and methods of action, to ensure and support the processes of self-knowledge, self-construction, and self-realization of the student's personality, the development of his or her unique individuality.

School economic education in the context of this approach is aimed at creating conditions for an economically oriented individual, developing those qualities important for ensuring vital activity in the modern economy. Economists also write about such an "economic personality" [5], considering, unlike G. Allport, the collective nature of such a concept. "The team ... headed by G. Allport distinguishes six types of people depending on the nature of the "main value in life": "economic man" (for whom the main thing in life is business, usefulness, efficiency, practical significance), "social man" (public benefit, good for all, mutual assistance), "political man" (leadership, competition, career, power), "aesthetic man" (beauty, harmony), "theoretical man" (truth, order, knowledge), "religious man" (faith, love, sacrifice, repentance)." "Economic personality" is a collective concept. It contains much from any person described by D. Allport. It is the "economic (largely rational) personality" who manages the company, engages in entrepreneurial activity, and produces material goods needed by other people" [26].

By influencing various personality substructures, including the substructure of orientation, school economic education facilitates the development of economically significant personality traits. An axiological (value-based) approach to education is generally defined as one based on universal human values and the intrinsic value of the individual. Pedagogical axiology is based on concepts such as the values of human life, upbringing and education, teaching, and education in general. Preparing students for life in modern society is impossible without addressing values, mechanisms, and technologies for translating social values into personal ones. Values also define the substantive foundation of school economic education, where the educational process is not just the transmission of arbitrary knowledge, but rather the transmission of meaningful knowledge possessing a specific value that must be recognized and understood by the individual. It is essential to ensure that these values align with the meaning of life for each student, while activating the individual's internal axiological potential, offering them humanism and creative freedom in choosing the means and methods of self-improvement and self-education. There are also economically relevant values that express attitudes towards work, property, entrepreneurship, wealth, and money. Different types of societies (pre-industrial, industrial, post-industrial) and economic systems (traditional, market, command, mixed) are dominated by different "constitutions" of such values. The historical and cultural characteristics of national economic models leave a certain imprint on these value systems. Consequently, the economic education of the younger generation should be guided by the values of a post-industrial, socially oriented market economy, while taking into account the realities of Russian economic management. A cultural studies approach to education represents a methodological focus on the systemic organization of the educational process, determining specific requirements for the selection of content and technologies, as well as for the creation of appropriate pedagogical educational conditions in accordance with conceptual principles that ensure the development of the student's personality as a cultural subject based on cultural continuity.

In this regard, school economic education based on a cultural approach assumes that its main system-forming factor is the development of students' economic culture, which is characterized by their level of assimilation of society's economic culture. In turn, a society's economic culture represents institutionalized modes of economic activity defined in space and time, including at least three aspects: cognitive—the acquired knowledge and skills; value—the learned norms and values; and behavioral—the developed models of economic behavior. The cultural approach is also consistent with the competency-based approach [8]. In

⁸ National Program for the Development of School Education in 2022–2026 (hereinafter referred to as the Development Program)

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summary, it should be noted that modern economic education in schools should be built primarily on a system-activity and competency-based approach, as well as on a personality-oriented, value-based, and cultural foundation.

CONCLUSIONS

In conclusion, according to Mamanazar Djumayev, these standards are also the basis for developing economic knowledge and skills in the case of mathematics, consisting of generalized practical standards that cover the following areas of intellectual activity of students (for convenience of future use, the areas of intellectual activity are coded as M1, M2, M3, M4 and M5, respectively):

- Reasoning (M1): providing logically sound and understandable arguments to justify, prove an opinion about mathematics, or respond to the opinions of others;
- Modeling (M2): expressing educational and life problems in the language of mathematics, building their mathematical model;
- Problem solving (M3): solving a problem using mathematics;
- Communication (M4): communicating in the language of mathematics based on mathematical concepts, symbols and symbols;
- Working with data (M5): collecting, analyzing, and representing data in various forms[9].

Thus, the formation and development of economic education in the personnel training system includes the following priority areas:

A new continuous and continuous education system is being built, including preschool, general secondary, specialized secondary, and vocational education. A two-tier system of higher professional education is being introduced, providing for the training of bachelors and masters. A system of postgraduate education is being developed. Competitive educational institutions for advanced training and retraining of personnel are being created[10].

Regionalization and restructuring of educational institutions are being carried out. The development and effectiveness of the continuous education system are being monitored and evaluated.

Priority is being ensured for the training and retraining of teaching staff within the continuous education system.

In the preschool education system.

- an effective innovative system is formed, providing all children with the same opportunities for quality education;
- conditions are created for the upbringing of the child as a person, physically, intellectually and morally well-developed;
- the implementation of changes in all types of preschool educational organizations creates an environment of healthy competition in this area;
- the regulatory and legal framework in the field of preschool education is further improved;
- innovations and advanced pedagogical technologies are introduced into the preschool education system;
- socio-emotional skills are developed as the basis for the child's future self-success.
- children develop initial concepts of construction and design.

In the general secondary education system[10].

- Mathematics lessons included in the state educational programs form meta-science, 21st century skills in students, solving problems that arise in non-standard conditions in graduates, developing abilities and creativity at all stages of education, and mastering the skills necessary for independent life, forming basic competencies and worldviews necessary for entering the post-school education stage or independent life;

- Increases the level of literacy of schoolchildren based on the integration of disciplines through the introduction of STEAM (Science, Technology, Engineering, Art, Mathematics) education;

- Teaching mathematics - forms mathematical literacy, initial mathematical modeling skills and competencies of school graduates, as well as mastering the professional use of modern computing systems and technologies, design and management of technical systems;

- mathematics serves as the main integration mechanism in the general secondary education system, teaches the application of knowledge acquired within the framework of natural, scientific and technical, technological, entrepreneurial and humanitarian sciences at the meta-scientific level, and helps to strengthen the practical aspects of general secondary education[20].

As a conceptual basis for teaching mathematics, it should be noted that studying mathematics in accordance with modern requirements:

In school graduates[15].

- understanding, applying, controlling, improving and evaluating technologies in the process of changing;
- mastering universal activities such as design, research, management;

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- choosing effective and correct technologies by demonstrating the ability to resolve conflicts;
- creating new products, services and new methods of influencing labor through the formation of non-standard thinking and activity skills, etc.
- choosing the right future profession necessary for independent life by acquiring various professional skills in the educational process;
- working, acquiring new knowledge, working independently on oneself and conducting practical activities to achieve excellence;
- serves to educate students-young people who are adaptable to rapidly changing economic, political, and social conditions, and are ready for independent education in uncertain situations.

In the secondary specialized education system.

- in the secondary specialized education system, to understand the importance of mathematics in human development and social development, to teach the successful application of mathematical knowledge and skills in socio-economic relations, everyday life;
- to ensure that students acquire knowledge and skills about mathematical concepts, properties, forms, methods and algorithms;
- to develop the individual characteristics of students, to form independent learning skills;
- to form national and universal values, creativity in students, taking into account the integration of disciplines, and to guide them to a conscious choice of profession[17].

In the Republic of Uzbekistan, based on the continuity, coherence of education, the priority of the student's personality and interests, the necessary competencies are formed in students through mathematics in accordance with their age characteristics.

In the professional education system[22].

Methodological recommendations for teaching mathematics in vocational schools, taking into account the relevant professional characteristics, are being developed for the training of personnel based on integrated programs of general education and specialized subjects.

Methodological recommendations are being delivered to all vocational schools and are being used in the educational process.

As is known, it sharpens the human mind, develops attention, cultivates determination and will to achieve the intended goal, teaches discipline in an algorithmic way, and most importantly, encourages reflection and expands thinking. As our esteemed President Sh.M.Mirziyoyev noted, "Mathematics is the basis for all sciences. A child who knows this subject well grows up intelligent, broad-minded, and successfully works in any field." This requires considering not only mathematics, but also economic knowledge as a priority task in the formation of economic skills and qualifications[1].

In our country, mathematics has been identified as one of the priority areas for the development of science in 2020, and a number of systematic works are being carried out aimed at bringing the development of mathematical science and education to a new qualitative level. This requires economic literacy and a new approach to providing economic knowledge.

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