

DOI <https://doi.org/10.51647/kelm.2020.8.1.4>

KSZTAŁTOWANIE PODSTAWOWEJ WIEDZY O PIENIĄDZACH U STARSZYCH DZIECI W WIEKU PRZEDSZKOLNYM

Yuliia Kaluhina

aspirant Katedry Edukacji Wczesnoszkolnej i Pracy Socjalnej

*Melitopolskiego Państwowego Uniwersytetu Pedagogicznego imienia Bohdana Chmielnickiego
(Melitopol, Ukraina)*

ORCID ID: 0000-0001-5553-8383

e-mail: 95kalugina9521@gmail.com

Adnotacja. Celem artykułu jest zbadanie prac naukowych związanych z tworzeniem pojęć dotyczących kształtowania u dzieci wiedzy o pieniądzu, podkreślenie najbardziej skutecznych metod pracy, zaproponowanie nowych metod kształtowania umiejętności ekonomicznych u starszych dzieci w wieku przedszkolnym. Aby zrealizować ten cel, zidentyfikowaliśmy szereg zadań: wyjaśnić podstawowe pojęcia „kompetencje ekonomiczne”, „kultura ekonomiczna”, „edukacja ekonomiczna”; uzasadnić współzależność procesów kształtowania początkowej wiedzy o pieniądzu i edukacji ekonomicznej; określić etapy i metody kształtowania początkowej wiedzy o pieniądzu u starszych dzieci w wieku przedszkolnym. Główne metody badania: analiza, uogólnienie, usystematyzowanie pozycji teoretycznych ujawnionych w oficjalnych dokumentach, literaturze naukowej i dydaktycznej; uogólnienie własnego doświadczenia pedagogicznego, a także analiza praktycznych osiągnięć w kształtowaniu początkowej wiedzy o pieniądzu u starszych dzieci w wieku przedszkolnym w kontekście edukacji ekonomicznej. Tak więc niemożliwe jest stworzenie osoby kompetentnej ekonomicznie bez świadomości w różnych obszarach gospodarki, w tym bez tworzenia początkowej wiedzy o pieniądzu, która jest podstawą edukacji ekonomicznej dzieci.

Słowa kluczowe: wiedza o pieniądzu, kultura ekonomiczna, wychowanie ekonomiczne, kompetencje ekonomiczne, starsze dzieci w wieku przedszkolnym, zakład edukacji przedszkolnej.

FORMATION OF INITIAL KNOWLEDGE ABOUT MONEY IN CHILDREN OF SENIOR PRESCHOOL AGE

Yuliia Kaluhina

Postgraduate Student at the Department of Preschool Education and Social Work

Bohdan Khmelnytsky Melitopol State Pedagogical University (Melitopol, Zaporizhzhia region, Ukraine)

ORCID ID: 0000-0001-5553-8383

e-mail: 95kalugina9521@gmail.com

Abstract. The purpose of the article is to investigate scientific works related to the formation of children's concepts of money, to identify the most effective methods of work, to propose new methods of economic literacy in older preschool children. One of the main tasks is to substantiate the interdependence of the processes of formation of initial knowledge about money and economic education.

The main methods of research: analysis, generalization, systematization of theoretical provisions disclosed in official documents, scientific and educational literature; generalization of own pedagogical experience, and also the analysis of practical developments concerning formation of initial knowledge about money at children of senior preschool age in the context of economic education. Thus, to form an economically competent person is impossible without knowledge in various areas of the economy, including without the formation of basic knowledge about money, which is the foundation for economic education of children.

Key words: knowledge of money, economic culture, economic education, economic competence, children of senior preschool age, preschool education institution.

ФОРМУВАННЯ ПОЧАТКОВИХ ЗНАТЬ ПРО ГРОШІ У ДІТЕЙ СТАРШОГО ДОШКІЛЬНОГО ВІКУ

Юлія Калугіна

аспірант кафедри дошкільної освіти і соціальної роботи

*Мелітопольського державного педагогічного університету імені Богдана Хмельницького
(Мелітополь, Запорізька область, Україна)*

ORCID ID: 0000-0001-5553-8383

e-mail: 95kalugina9521@gmail.com

Анотація. Мета статті – дослідити наукові роботи, пов'язані з формуванням у дітей понять про гроші, виокремити найбільш дієві методи роботи, запропонувати нові методики формування економічної грамотності у дітей

старшого дошкільного віку. Для реалізації поставленої мети ми виокремили низку завдань: уточнити поняття «економічна компетентність», «економічна культура», «економічне виховання»; обґрунтувати взаємозалежність процесів формування початкових знань про гроші та економічного виховання; визначити етапи та методи формування початкових знань про гроші у дітей старшого дошкільного віку. Основними методами проведення дослідження є аналіз, узагальнення, систематизація теоретичних положень розкритих в офіційних документах, науковій та навчально-методичній літературі; узагальнення власного педагогічного досвіду, а також аналіз практичних напрацювань щодо формування початкових знань про гроші у дітей старшого дошкільного віку в контексті економічного виховання. Таким чином, сформуванню економічно компетентної особистості неможливо без обізнаності у різних сферах економіки, зокрема без формування початкових знань про гроші, що є фундаментом для економічного виховання дітей.

Ключові слова: знання про гроші, економічна культура, економічне виховання, економічна компетентність, діти старшого дошкільного віку, заклад дошкільної освіти.

Introduction. The development of the global world encourages us to reconsider the methods of raising children. Increasingly, schoolchildren and even preschoolers are dealing with money – they see how parents build economic models, how money is exchanged in trade relations of various orders. The child directly encounters the concept of “money” in everyday life consciously and unconsciously – in a request to buy a toy, in line to the bank, receiving pocket money for personal expenses. But often a child uses money without realizing their role in society. Parents’ stories that it takes a lot of work to make money, and this is difficult, are perceived by preschoolers more abstractly than concretely. As a result, they are later realizing the principles on which the subjects of our society interact, sometimes due to economic illiteracy they can fall victim to fraudsters and thieves.

At the same time, children with fascinating frequency reveal themselves as young entrepreneurs at preschool age. Social networks in particular and the Internet in general provoke them to quick earnings, and later reckless spending. The most concrete idea of money will help them to build a competent business strategy, build healthy trade relations and honestly control all the processes of their future business.

The purpose of the article is to investigate scientific works related to the formation of children’s concepts of money, to identify the most effective methods of work, to propose new methods of economic literacy in older preschool children.

Therefore, the relevance of young citizens to acquire financial literacy is higher. Pedagogy, which as a discipline is most strongly associated with child development, should take an active part in the formation of the concepts of “money”, “economy”, “finance” in children. The modern monetary system is very extensive, money performs a number of functions – from the measure of value to the means of payment. Therefore, orientation in their variations must be nurtured from the early stages. In general, comfortable and productive growth of the child is possible provided a clear idea of the value of money, its significance, the importance of the ability to dispose of them.

Main part. The issue of economic literacy and the formation of the idea of money in children is becoming increasingly important. This is due to the growing impact of economic processes on children, the gradual and inevitable involvement of them in financial processes among small social groups. Researchers such as N. Gram, L. Lokhvytska, A. Makarenko, A. Shatova, and L. Klarina wrote about the importance of introducing economic education and acquainting older preschool children with the mechanisms of monetary processes. All of them emphasize that the role of teachers in the process of children’s knowledge of economic processes is very important. The works of researchers V. Moskalenko, N. Dembitska, A. Bogush at the same time emphasize the need for economic education because it affects the overall economic socialization of the younger generation (Moskalenko, 2008).

In turn, L. Magruder’s research outlined the direct connection between the experience of economic interaction among small social groups and a general understanding of the function of money.

Selection of previously unsolved parts of the overall problem. Despite the large number of studies in the field of economic education of preschoolers, methods of introducing the concept of money in modern preschool pedagogy are little revealed. At the same time, the awareness of this terminology is the basis for further economic education. It is necessary to explore the mechanisms of the child’s perception of economic concepts and develop new methods of working with economic literacy.

To achieve this goal, we have identified a number of tasks: to clarify the basic concepts of “economic competence”, “economic culture”, “economic education”; to substantiate the interdependence of the processes of formation of initial knowledge about money and economic education; identify stages and methods of forming initial knowledge about money in older preschool children.

Research methods and techniques. Analysis, generalization, systematization of theoretical provisions disclosed in official documents, scientific and educational literature; generalization of own pedagogical experience, and also the analysis of practical developments concerning formation of initial knowledge about money at children of senior preschool age in the context of economic education.

Presenting main material. In preschool, the child does not focus on various economic concepts, and therefore the main task of adults – the organization of children’s activities so that in everyday life, children acquire and consolidate the acquired knowledge. Therefore, it is necessary to do everything possible for the child to voluntarily accept the rules and conditions in force in society. That is why among the educational tasks of teachers within the economic education of children are determined:

1. formation of the idea of goods and commodity-money relations;
2. expanding knowledge about money – that money buys goods, they pay for services;
3. education of skills to frugality and rational use of goods and products, etc. (Borshuliak, 2016: 15–16).

The new curriculum of the New Ukrainian School has a cross-cutting line “Entrepreneurship and Financial Literacy”. It is expected that the introduction of this line will help children understand the practical aspects of financial issues (the concept of savings, investments, loans, etc.), and at the same time will affect the development of leadership skills and the ability to adapt to change.

Elements of financial literacy appear in the learning process from the first grade, in the integrated course “I explore the world” (in mathematics) and separately, in the elective course “Financial Literacy”. These programs are aimed at developing one of the key competencies of NUS: initiative and entrepreneurship. It is assumed that by mastering these skills, children will learn not only to be responsible for finances and be rational consumers, but also to generate new ideas and initiatives, to implement them at an early school age. In particular, through project activities and games.

Not the last role in formation of financial culture of the child is played by parents. They should be an example, constantly raising the level of their financial literacy, with which the citizens of our country have noticeable problems.

The child should get acquainted with the family budget system as early as possible, and parents should gradually involve the child in the discussion of family financial projects. She must know what the father or mother needs, how big and urgent this problem is, learn to give up some of their needs to better meet the needs of other family members (Makarenko, 1947: 261).

But in the conditions of active influence of teachers on consciousness of children of senior preschool age their role in this acquaintance is not less important. That is why the formation of the foundations of consumer knowledge from preschool age, researchers G. Grigorenko and R. Zhadan identified as an urgent task.

The formation of initial knowledge about money in older preschoolers according to T. Borshtulyak is divided into three stages:

1. Tentative-adaptive (acquaintance of children with the economic components of the modern world, the development of interest in them, the formation of socio-economic ideas);
2. Activity-behavioral (formation of skills of economic behavior, organization of games and interactive classes);
3. Activity-creative (formation of skills to independently apply the acquired knowledge about economic components, conducting games-strategies and theatrical fairy tales with economic themes) (Borshuliak, 2016: 18).

In the publication “Economic education of older preschool children” T. Borshtulyak identifies a number of forms of work with preschoolers on economic education. In particular, we are talking about games, excursions, thematic classes, reading works, etc (Borshuliak, 2016: 20).

Based on the proposed forms, we can assume that the initial ideas about money in older preschool children are using the following methods:

1. communicative – regular communication with adults about the concept of money, their economic role, methods of acquisition, preservation and use;
2. game – a variety of interactive games aimed at learning, mastering and practicing skills related to the use of money in everyday life;
3. modeling – the actual use of money as a unit of measure or measure of value under the control and additional explanations of teachers or parents.

Modern children are increasingly involved in economic processes among small social groups – receiving pocket money, exchanging valuable collectibles, performing small household chores, also related to money. In the article “Formation of economic experience of children in kindergarten” O. Nikulin notes that the concept of “money” children first get acquainted in the family. Their parents tell about the purpose of money, denominations of paper and metal money, indicate their value, sparing attitude to banknotes (Nikulina, 2013). Thus, the communicative method can be defined as the main one that lays the foundation for further knowledge of monetary functions in children.

Financial literacy is a set of competencies (knowledge and skills) that allow you to make smart financial decisions at a particular stage of life and in specific situations. This is the ability to maintain and improve their financial situation over the years, without limiting themselves in meeting urgent needs. Finally, it is the ability to profitably invest the accumulated savings so that they work for you.

And although financial literacy training does not solve the problem of vocational guidance, it significantly expands the horizons of adolescents. He begins to understand the difference between an employee and a freelancer, and an entrepreneur from an investor, which allows you to more consciously shape approaches to earnings. This understanding, in turn, raises a number of questions to which the young person begins to seek answers. How much can you earn in one area or another? Which university is better to choose to get a good professional base? What is the cost of training? All these “adult” questions allow you to form your own vision, rather than relying entirely on the opinion of parents, which is the right “entry point” into adult life.

Finally, financial literacy is a direct path to financial freedom, when a person lives on passive income that exceeds the level of spending so much that the difference can be reinvested, thereby constantly increasing dividends. It is unlikely that any parent will refuse to have their child successful, secure and independent, so the basics of financial literacy must be instilled from an early age.

Communication to gain an idea of money should be based on the following aspects:

- explanation of economic terminology (what is money, wages, taxes, loan, rest, credit, etc.);
- support of interest (focusing only on what seemed interesting to the child, without overload and without aggressive imposition of uninteresting terms and concepts);

- appeal to practical experience (use of personal example, discussion of realized costs or revenues, clarification of unclear issues);
- Encouragement of independence (support in independent search of information, creation of models for acquisition of means or expenses of the got).

Play as a method of learning about the world is perhaps best suited for children's perception. With the help of specific meanings and forms, it acts as a kind of conduit between reality and imagination. It helps the child to adapt to real situations and problems with the help of imaginary helpers. But at the same time, it still projects within its limits realistic issues that need to be addressed. That is why the introduction of the concepts of money and their application can explain to children as soon as possible the specifics of their work.

The advantage of this idea is that economic models are often used in children's games. Because preschoolers observe the world of adults and project it on themselves. Games like "Shop", "Café", "Hike to the cinema" or "A trip on public transport" are very popular among older preschoolers. At the same time, they are based on the use of money as a measure of calculation.

In order to convey to children how money is earned and what value it carries (they are a reward for hard daily work), you can use the game "Professions". In this way, combine the presentation of the various professions that exist in the world and economic education. By choosing a specialty to taste, spending some time "at work" and receiving "money" as a result, the child will realize the causal relationship. Another task recommended by researchers is to play coloring. Children can be asked to paint black and white bills of different countries, in parallel with which the educator says that there are many types of money in the world, that they differ in appearance and value.

You can tell your child about money from the age of four. In other words, at a time when the child begins to hold them in his hands and maybe even buy something in stores accompanied by parents.

Children instinctively begin to understand that money is a unique thing that can be exchanged for any other thing you want. That is, your child is already beginning to understand how the country's economy works. That goods and services that are sold can be bought for money. Of course, your four-year-old does not need to know exactly how much you earn and how much money is in your bank account. But children should understand that you have a limited amount of money and, for example, that the ATM gives out money not just like that, but because you earned it before and then put it in a bank account.

In addition, the child should be aware that not all things can be bought at once. And if you have a limited amount of money, you can only buy one thing for it. But if you buy it, you will not be able to buy anything else. That is to explain that when we have money – we have a choice. And when they are spent, we have no choice. The choice is a decision on whether it is possible to spend money at once or it is necessary to postpone on more expensive purchase of something. In other words, save money.

You can also explain to your child how you can make money more money. Make a so-called "golden hen", which lays "golden eggs". In this way, you teach your child from an early age to handle both money and to form the right skills for making financial decisions. Of course, this happens gradually and from simple concepts you move to more complex, deepening understanding and shaping its skills and abilities.

According to N.V. Gavrish, an interactive form of teaching preschoolers is a game-strategy that encourages the formation of subjectivity as an extremely important personal quality of the child (Havrysh, 2010: 38–51). Therefore, you can offer to play a business model, explaining to children how to build a strategy, what is needed to make money and how to implement a business plan.

The main purpose of preschool in the context of all current programs and guidelines for economic education of the younger generation is to organize effective interaction of the child with the world, developing individual strategies for self-development of the individual using various methods and technologies (Borshuliak, 2016: 28). Therefore, during training it will be appropriate to use handouts (bills, coins, photos, price tags, plastic credit cards), audio-visual content (stories about money, a series of various cartoons about money and trade and economic relations, etc.).

Conclusions. So it is important to talk about money with children in detail and as encouragingly as possible. Because a future world-class billionaire or economist may well grow up among them. In general, each children's group is a future link in the economic system of a promising state. Not only educators but also parents should be involved in improving knowledge about money as an integral part of the modern world. The task of teachers is to develop the most accessible methods and convey to parents the importance of their application. Only by conscientious joint work it is possible to achieve a productive result.

We can give one important piece of advice on studying financial literacy - do not give lectures to children. Educate your children in real situations - in the store when buying a car or at an ATM, when visiting an amusement park or McDonald's. This in turn will allow them to easily remember everything you said. Take your children to classes on financial literacy, business. Play board games with them such as Monopoly, Manager, etc. It is also important to teach children independence and responsibility in financial matters from an early age. This means that they must have their own funds (preferably earned independently) and be able to dispose of them independently.

Prospects for further research are to develop methodologically sound approaches to the formation of concepts about money in older preschool children in preschool education. Research should be based on the experience of foreign colleagues, as well as on the practical recommendations of current psychologists, economists and entrepreneurs. It is this symbiosis of research and practice will provide an opportunity to create the established economic competence of older preschool children.

Bibliography:

1. Боршуляк Т.М. Економічне виховання дітей старшого дошкільного віку: моніторинг компетенцій. К-П., 2016. 80 с.
2. Гавриш Н.В. Гра в освітньому просторі дошкільного закладу: Організація дитячої ігрової діяльності в контексті наступності дошкільної та початкової освіти: навч-метод. посіб. / за ред. Г.С.Тарасенко. Київ : Слово, 2010. 318 с.
3. Галахова А.В. Економічне виховання дітей дошкільного віку. Київ : Наука, 1993. 128 с.
4. Грама Н.Г. Теоретико-методичні засади фахової підготовки педагога-вихователя дошкільного закладу о економічного виховання дітей: дисертація ... докт. пед. наук : спец.13.00.04 «Теорія і методика професійної освіти». Харків, 2004. 326 с.
5. Іванова А.М. Формування елементарних економічних знань у дітей старшого дошкільного віку засобами ігрової діяльності: кваліф. робота на здоб. освітнього ступеня «магістр» : спец. 02 «Дошкільна освіта». Ніжин, 2019. 84 с.
6. Іванчук С.А. Форми взаємодії дошкільного закладу і сім'ї з економічного виховання дітей дошкільного віку. *Науковий вісник МНУ імені В.О.Сухомлинського. Педагогічні науки*, 2015. Вип.1.(48), лютий. С. 121–126.
7. Макаренко А.С. Лекція 6. Сімейне господарство. Вибрані педагогічні твори. Київ : Радянська школа, 1947. С. 261.
8. Мельничук Т.І. Економічна соціалізація дітей у ситуації усиновлення. Аналіз проблеми. *Актуальні проблеми психології*. Том І.: Організаційна психологія. Економічна психологія. Соціальна психологія. Вип. 45, 2016. С. 82–88.
9. Москаленко В.В. Соціальна психологія. Підручник. Видання друге, виправлене та доповнене. Київ : Центр учбової літератури, 2008. 688 с.
10. Нікуліна О.Д. Формування економічного досвіду дітей у дитсадку. *Вісник ЛНУ імені Тараса Шевченка*. № 5 (264), Ч. І, 2013. С. 110–116.
11. Петрова В.Ф., Габдрахманова А.А. О формировании экономических компетенций детей старшего дошкольного возраста. *Одаренность и ее развитие*. Сборник статей и методматериалов Пятой международной научно-практической конференции 26 сентября 2014 г. Под ред. Проф. В.Ф. Габдулхакова. Институт психологии и образования, 2014. 94 с.

References:

1. Borshuliak, T.M. (2016). *Ekonomichne vykhovannia ditei starshoho doshkilnoho viku: monitorynh kompetentsii* [Economic education of older preschool children: monitoring of competencies]. K-P [in Ukrainian].
2. Havrysh, N.V. (2010). *Hra v osvitnomu prostori doshkilnoho zakladu: Orhanizatsiia dytiachoi ihrovoi diialnosti v konteksti nastupnosti doshkilnoi ta pochatkovoї osvity: navch-metod.posib.* [Game in the educational space of a preschool institution: Organization of children's play activities in the context of the continuity of preschool and primary education: teaching method.]. H.S.Tarasenko (Ed.) Kyiv: Slovo [in Ukrainian].
3. Halakhova, A.V. (1993). *Ekonomichne vykhovannia ditei doshkilnoho viku* [Economic education of preschool children]. K.: Nauka [in Ukrainian].
4. Hrama, N.H. (2004). *Teoretyko-metodychni zasady fakhovoi pidhotovky pedahoha-vykhovatelii doshkilnoho zakladu o ekonomichnoho vykhovannia ditei* [Theoretical and methodological principles of professional training of a teacher-educator of a preschool institution on economic education of children]. Doctor's thesis. Kh. [in Ukrainian].
5. Ivanova, A.M. (2019). *Formuvannia elementarnykh ekonomichnykh znan u ditei starshoho doshkilnoho viku zasobamy ihrovoi diialnosti* [Formation of elementary economic knowledge in children of senior preschool age by means of play activity]. Master's thesis. Nizhyn [in Ukrainian].
6. Ivanchuk, S.A. (2015). *Formy vzaiemodii doshkilnoho zakladu i simi z ekonomichnoho vykhovannia ditei doshkilnoho viku* [Forms of interaction between a preschool institution and a family on economic education of preschool children]. *Naukovi vinyk MNU imeni V.O.Sukhomlynskoho. Pedagogichni nauky*, 1(48), pp. 121-126 [in Ukrainian].
7. Makarenko, A.S. (1947). *Lektsiia 6. Simeine hospodarstvo. Vybrani pedahohichni tvory* [Lecture 6. Family farming. Selected pedagogical works]. K.: Radianska shkola [in Ukrainian].
8. Melnychuk, T.I. (2016). *Ekonomichna sotsializatsiia ditei u sytuatsii usynovlennia. Analiz problem* [Economic socialization of children in the situation of adoption. Problem analysis]. *Actual problems of psychology*. (Vol. 1). 45, pp. 82-88 [in Ukrainian].
9. Moskalenko, V.V. (2008). *Sotsialna psyholohiia. Pidruchnyk. Vydannia druhe, vypravlene ta dopovnene* [Social Psychology. Textbook. Second edition, corrected and supplemented]. K.: Tsentr uchbovoi literatury [in Ukrainian].
10. Nikulina, O.D. (2013). *Formuvannia ekonomichnoho dosvidu ditei u dytsadku* [Formation of economic experience of children in kindergarten]. *Visnyk LNU imeni Tarasa Shevchenka*, 5(264), pp. 110-116 [in Ukrainian].
11. Petrova, V.F., Habdrakhmanova, A.A. (2014). *O formirovanii ekonomicheskikh kompetentcii detei starshogo doshkilnogo vozrasta* [About formation of economic competences of children of senior preschool age]. *Odashnost i ee razvitie sbornik statei i metodmaterialov Piatoi mezhdunarodnoi nauchno-prakticheskoi konferentsii* (94), Prof. V.F. Habdulkhakov (Ed.). - ynstitut psyholohyy y obrazovanyia [in Russian].