

ECONOMY EDUCATION COURSES'S ROLE IN PROMOTION OF STUDENT'S ABC OF FINANCE (RYBINSK BRANCHE OF RANEPА)

Berezin D.T., Talanov S.L.

Yaroslavl State Pedagogical University, e-mail: dimitry_rub@rambler.ru, talanov_sergei@mail.ru

There's analyzed some problems of promotion student's ABC of finance. There's any research of students and teachers in Rybinsk branche of RANEPА. Than, it's tested some students of the branche, that's find out a fragmented knowledges in the mail economy and financial problems. Students say that they have not nessecary knowlegesin financial sphere during their training. So, 12% of respondents say, that cann't get a profitable credits in bank, 8% have any overdue credits. 34% of men and 32% of women want to study financial institute's action. Out of gender specific, students can not to create financial reserve for 3-4 monthes, can not difference real financial act from fraud scheme. For another thing, it's find that the main problem for economy study is absence any PhD in economy science in the Rybinsk branche.

Keywords: financial aducation, ABC of finance, finantialstrategies of students, economy socialization

Topicality of research

Mass media often say about modernization's of economy necessary, about development of small and middle business, about growth of education quality. Our research some documents (inside and outside) shows that universities can't to make some important functions, for example, there're some problems with economy socialization.

Position experts say that the most part of students're pathernalists and have not any financial skills, knowledges, which necessary in dynamic situation. [2, 6, 7, 17, 18, 19]

We agree with the opinion of sociologies, that system of education can't to adapt with demands of modern economy [10, 11, 14, 15, 16].

These, we try to analyze how universities can to provide economy education in modern situation.

Empiric base of research

In 2014-2015 it was made the research of students of Rybinsk branch of Russian academy of nation economy and state service of President of Russian Federation. (RANEPА).

The sample's with quotation. The sample population is n=226. The variables of quotation are sex, stage of education, age.

The research of professors and teachers for analyzing the level of financial skills and knowledges of students . n=5.

It's made secondary analyze of data:

– Federal service of statistic

– The results of WCIOM and Institute of sociology RAS research (Moskow)

Than, it's made content-analyze of regional and municipal media which shows problems of financial education of students in 2018

Methodological base of research

Methodological base of research is theory of D. Coulman, [3] macdonaldization

of society of G. Ritzer, [8] concept of post-material values of R. Inglehurt [5] and some research of J.M. Keynes, S.A. Baburkin, O.V. Eparkhina, A.V. Limarev, S.L. Talanov [1, 4, 6, 7, 9, 10, 13, 20].

Author's anticipation

1. The most part of students have a light knowledges in economy and financial sphere.

2. Men have a better knowledges in economy and finance than a women.

3. The most part of women can't control their payments and that's why they often have a debts with friends.

4. Out of gender specific students can't to create financial reserves for 3-4 month and can't difference real financial act from fraud scheme.

5. Teachers can't use in their work by economical courses any possibility for financial education growth.

6. The main problem in economical courses is absence of any PhD in economy science.

7. A small part of students prefer to be hired worker but not to be a businessmen.

The results of research

At first we as a researchers interested in opinion of students about their financial education. 56% men and 67% women says that their knowledges in financial sphere are well and only 17% men and 14% women says that their knowledges in financial sphere are working. When their age growth students are less optimistic in their opinion about their financial education.

In spite of a small part of students who says that have f nice knowledges in financial sphere, 45% of men and 51% of women wants to make better their knowledges in credit sphere.

In our research we suggest the student to test yourself in economics. The result of test

shows that the worst knowledges students have about methods of economics and function of economics. Then, only 17% of men and 19% women know about the main thesis of mercantilism and physiocratic theories. 42% of men and 21% women know about economical theory of K. Marks. Only 12% men and 10% women can difference conceptual thesis the main economical trends – neoclassical, neokeynesian, monetarism. The respondents knowledges in production sphere far more higher than in history of economy theory development. So, 54% men and 47% women have a good knowledges about material and nonmaterial produce. 49% men and 72% women know about indexes of development of produce forces.

37% men and 52% women know about objective laws of growth needs.

The research shows that students know far more better economical topics that suggested in social science course than the topic which students studied in Rybinsk branch of RANEP. So, the most part of men – 89% and 92% of women have a good knowledges about economy system.

65% of men and 72% of women know about problem of optimal choice and about curve of production possibility.

Men (75%) far more better know about type of property than women (38%).

Women (78%) far more better know about type of markets and about offer and demand than men (57%).

The research show that 7% of women and 14% of men have a business. This group of students have far more serious and deep knowledges in economy and financial sphere. As a part, this group of students far more better know the main types of market and problems of monopoly and business struggle.

Then, students-businessmen know the theory of consumers behavior, know very well about “substitution effect” and “salary effect” in a curve of demand.

Students who have not their own business, have a poor knowledges about business as a factor of production. This group of students say in their feedback-forms that the development of country and economy depends not only with small and middle business. In their opinion, the big business only can be locomotive of economy. They say that government must have a maximum control of economy because it escape social disparity, unemployment, some other negative facts.

Out of gender specific, students have a high level of knowledges about the growth of economy and the types of this growth. Students

know about factors of the economy growth and influence of STD on the economy growth.

The students have a high level of knowledges about cycles of economy development. All of students know about economy cycle and about phases of the cycle.

The problems of types of crisis (long wave of N.L. Kondratiev) are difficult for students. But they have a good knowledge about specific of Russian crisis of 90y.

Students in their tests show a fragmented knowledges about the role of state in economical process. They have a light knowledges about tools of state government.

Students know very well about money system and currency. It show a high grade of tests.

87% of men and 94% women know very well about the main models of money demand, about machine of money market, about demand and offer influence in money market on GDP.

It's a pity, but students have very bad knowledges in credit sphere and in budget and tax policy of state. They know the function of Central Bank only. Only two students know about curve of Laffert.

Students have a light knowledges about inflation and antiinflation politics. 56% men and 67% of women have no any information about the reasons and about forms of inflation. They have knowledges about inflation effects and the only one student know about the curve of Phillips and about grades of inflation (monetarism, Keynesian theory).

Students says that they get very small information about social politics of state in market condition, about main channels of money salary. Nest show that 3 students only know about Gini ratio and about logic law of Pareto.

The topic “unemployment” and “state politics of employment” were studied very well by students. So, 87% of men and 63% of women know about unemployment and about the types of employment. 68% men and 72% women know about Ouken law. All of students have any knowledges about employment and unemployment regulation by the state.

Students have a light knowledges about topically problems of integration Russian economy in the world economy, haven't knowledges about international trade and international monetary politics.

As a positive moment we can make a point that students know about currency and convertible currency.

Students explain that all the economy literature in library of Ribinsk branch is regular renovate. In the same time, students explain in their feedback-forms that they don't get

necessary financial knowledges during the study process in branch. So, 12% of respondents says that can't get a profitable credit in banks. 8% explain that have a debt for credit.

34% of men and 32% of women want to study the work of financial institutes.

76% of women say that they can't to control their payments and that's why they often have a debts with friends before salary. 34% of men say that permanent have a debts with friends or family because have not any financial reserves.

The most part of students (78%) prefer to be hired worker but not to be a businessmen. 7 respondents explain than they have been a businessmen, but they killed their business because administrative barriers and non-transparency of some procedures. They became a hired worker. In their opinion, our state declare a support of small and middle business, but never support it really.

Teachers in their deep interview explain that they try to give necessary level of knowledges, skills and experience in economy and financial sphere, but the time is not enough to study some competences. Than, they say that a small salary force to have another work in other universities. They have no time to raise their professional level in economy and financial spheres.

Care-taker of director of branch RANEPAN.I.Rogov in his interview say: "branch active finding finance to raising of level of knowledges of teachers in universities in Nizhny Novgorod, Moscow, Yaroslavl. Than, we invite the best teachers of Yaroslavl State pedagogical University named by K.D. Ushinsky for public lections."

We have a test with students of Orlov branch of RANEPAN in 2017 again (Rybinsk branch was connected with Orlov branch)

Here we present some results of this test . Economic theory was tested. 46% of men and 39% of women show a good knowledges about economic theory. 67% of men and 78% of women have a clear knowledges about the structure of economic theory. The same knowledge 're shown about methods of economic science. So, 92% of men and 88% of women know about the most important cognition skills and about lows of thinking (induction, deduction, analysis, synthesis).

Unfortunately, only 64% of men and 47% of women know all the functions of economic science. The responses about history of economic theory are far more worse. Only 16% of men and 19% of women know about thesis of mercantilism and phisocratic theory. 24% of men and 27% of women know about English classical school.

Magnificent knowledges students show about specifics of K.Marks's economy theory . But only 42% of men and 29% of women can distinguish conceptual thesis of main economic schools. 76% of men and 59% of women know about material and nonmaterial production.

Serious knowledges students show about the indicators of production force development. 78% of men and 91% of women know about economical production and economical effectiveness. 79% of men and 83% of women know a low of need's growth .

Serious knowledge students show about economical resources too. The students know about economical systems far more better. All the students of the branch know specifics of traditional , administrative and market-driver economical system.

But unfortunately, only 17% of men and 26% of women know about a curve of production capacity and it's methodological significance.

65% of men and 79% of women have a good knowledges about types and forms of property.

Analyses of responses again show the topics which's captured by students very well. One of these topic's "Low of demand and offer". Probably, this topic's captured by students in their school or during preparation for UGE.

All the students show a good knowledges about essence and functions of money. Students've a light capture with matherial about market and types of business struggle.

Students have a clear knowledges about positive and negative aspects of monopoly. 45% of men and 43% of women know about consumer equilibrium. 32% of men and 15% of women know about specifics of demand's and offer's creating in resource market. Only 9% of men and 6% of women know about equilibrium in finance market.

Research of the teachers show that they use new types of lection in their branch:

- Visual lection;
- Problem lection;
- Double lection;
- Lection with a planning errors;
- Lection press-conference.

As the teachers say, students on a distance course have an interest about some topics: "trade wars between UE and Russia", "economical cooperation Russia with China", "Russia and WTO". Students take an active part in science practical conferences and have some articles with the results of research.

We research publications in RINC-base, citations, Hirsh Index of PhD and candidates

from Orlov branch of RANEPa and we fix that some of teachers have a stable publications in journals from Web of Science, Scopus. Besides of the big number of science articles, teachers've a monographies, methodical books very often.

In 2017 we've research in Orlov branch of RANEPa. Students of the branch say that:

- Have a pleasure in lessons (82%);
- Have an active and goaled work with necessary and other literature (65%);
- Have an activity in seminars and practical lessons (69%);
- Have a skills in informatics technologies (90%).

We ask respondents to fix how active students use modern technique and information technologies of learning in education process. As a stunents in our research say, these were used very often in learning process:

- Multimedia for presentation (98%);
- Computer programs for tests(86%);
- E-books (74%);
- Interactive desks and simulation (47%);
- Learning films (59%).

The results of test s and research says that the branch have all the conditions for effective education process.

Management of the branch, teachers say that, unfortunately, the main problem for study of economical part is absence of any PhD in economy science.

It's.interesting for us in this research what's the role of the state in mixed economy system, for our respondent's opinion. 56% men and 71% girls suppose that the reach people must pay more tax that middle class people and far more that poor people. That's why this part of respondents offer to use progressive scale of tax. 87% men and 90% girls say that's necessary to make far more hard amenability for corruption. 91%men and 94% girls ansver that the state must to increase costs for cosial goals: medicine and education. All the respondents wants to increase minimum of salary in country untill the real level of living. For another thing 76% men and 79% girls offer to increase minimum bundle of foods. 85% girls offer to increase prenatal allowance and every month aid for children untill 1,5 years old. The results of research show that the most part of student youghth have a pathernalistic position.

Conclusion

The research show that the most part of students have a light knowledges in financial and economy sphere.

It's necessary for raising of financial and economical ABC:

– From time to time to raise ABC for teachers in financial and economical sphere. It's necessary to have a finance for their study on courses and in the main universities of Moscow and Sankt-Petersburg

– To foresee any finance for student's academy mobility in the main universities of Russia and Europe

– To organize free entrance to international bases of citation (Web of Science, Scopus) for teachers and students in library. It's necessary to find a finance for it.

– To invite the famous economists and financial specialists from MSU and HSE for lections.

– To make a science-practical conferences for main financial and economic problems

– To invite the practice-economists and financial specialists from financial institutes of region and city for economics lecture. It's necessary to have an attached finance.

– To print attached brochures where to describe detailed how to get consumer credit, mortgage ect., how to difference fraud scheme, where to get a help in this case

– From time to time to product topically video for raising financial ABC.

It's necessary to invite bank-experts to the university for lections. Every student group must have some lections about:

- bank cards and it's security;
- credit problems: guarantee of payment and collectors;
- autocredit;
- microfinance service;
- cash disnenser and defrauders;
- personal finance planning;
- family planning;
- family income and costs planning;
- creating of longterm savings;
- search and using of necessary finance information;
- rational choice of financial service;
- finance service's consumers rights;
- markers of finance defrautering;
- risks in finance service market;
- obliges of taxpayers;
- pawnshop: sale of nondemanded property;
- right buying;
- mortgage credit service;
- what's necessary to know for auto buying;
- finance preparing to the pension life.

If it's possible all these lections must be printed as a broshure in a standart book format. It's necessary to print it every year by the big number of copies. Broshures must be given all the students, teachers, prospective students in "open door days".

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