

PSYCHOLOGICAL AND PEDAGOGICAL FOUNDATIONS FOR THE FORMATION OF THE ECONOMIC CULTURE OF JUNIOR SCHOOLCHILDREN

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Abstract. *Development of Economic Literacy State Education Standard (, analysis of the program and literature showed that the following components should be included in the content of increasing the creative activity of vocational college students: setting educational goals and objectives, choosing the content of educational material, designing the use of educational tools, methods and forms, didactic interaction of methodical requirements, intermediate and final feedback training and skills training, as well as training for analysis of one's own activity and reflection training, didactic conditions for activating students' knowledge and creative activity serve as the basis for teaching technology*

Keywords: *economic literacy, culture, education, training, economics, family budget, formation.*

The Law of the Republic of Uzbekistan "On Education" was approved on September 23, 2020. Its purpose is to determine the legal basis of education and training of citizens and the main principles of the state policy in the field of education, as well as to ensure the constitutional right of everyone to receive education [1].

Mathematics and economics develop a person's mind, develop his focus, develop determination and will to achieve the desired goal, provide algorithmic discipline in him, and most importantly, expand his thinking. Mathematics is the basis of knowledge of the universe, the world around us is of such great importance in revealing the specific laws of events that development of production and science cannot be imagined without mathematical knowledge. Therefore, mathematical culture is a component of universal human culture [2].

Let us consider the influence and significance of the age characteristics of junior schoolchildren on the formation of the foundations of economic culture, bearing in mind that economic life is their natural and everyday environment. Based on this, economic education and upbringing should be aimed, in addition to familiarizing children with economic concepts and categories, at systematizing, deepening and understanding their own life experience that they acquire in everyday life, and at forming an economic culture that is adequate in its level to the psychological capabilities of a primary school student[3].

The task of increasing economic literacy is solved in the process of pedagogical practice, the technology of activating the knowledge and creative activity of students. Didactic conditions for the activation of knowledge and creative activity of students and after passing the technology production practice, according to the psychological test or questionnaire survey conducted on their interest, they are able to perform creative activity at a high (creative) level; more than half of the students achieve a below average (critical) pass on this activity.

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The organization of production practices, the didactic conditions and technological tasks of activating the activity of school education students and its types of activities are not revealed, the normative characteristics of didactic decisions that ensure the rapid movement of the teaching and upbringing process are not defined.

The didactic conditions and technology for activating students' creative activity can be seen in the transfer of attention from theoretical training to practical training in science programs, it is necessary to strengthen theoretical knowledge with serious practical activities already at school.

On the other hand, students' lack of experience in applying theoretical knowledge, studies, and specific problems as a means of solving specific problems leads to a decrease in the quality of their training, dissatisfaction with their work, lack of striving for self-improvement and development of studies. As a result, the higher educational institution will have a graduate who is not prepared for activity, but is prepared only for mastering it.

Therefore, the teacher should have practical activity experience, knowledge of the psychological technology of activating students' knowledge and creative activity, and the acquisition of learning by the method of integration. analysis for input, as well as when teaching students communication methods should be mastered. Based on the stated opinions, we believe that it is appropriate to develop and implement it in order to prepare for teaching technology to solve the specified task.

The psyche of a junior schoolchild is characterized by increased imitation. The teacher represents significant authority for the child. The trust and openness of children to the influence of teachers and parents creates favorable opportunities for the formation in the minds of children of socially valuable ideas about such an important aspect of social life as economics, for the formation in the child of a lifelong positive ethical basis for the development of the correct model of economic behavior.

The child is psychologically ready for economic education and upbringing at school, first of all, objectively, that is, he has the level of mental development necessary to begin learning. The sharpness and freshness of his perception, curiosity, and vividness of imagination are well known. His attention is already relatively long and stable, and this is clearly manifested in games, in drawing, modeling, and basic design. The child has acquired some experience in managing his attention and organizing it independently. The child's memory is also quite developed - he easily and firmly remembers what particularly amazes him, what is directly related to his interests and experience.

A seven-year-old child's visual-figurative memory is relatively well developed, and all the prerequisites for the development of verbal-logical memory are already in place. The efficiency of meaningful memorization increases: it has been experimentally proven [16, 56] that seven-year-

old children remember significantly better (faster and more firmly) not words that are meaningless to them, but words that they understand.

The level of child speech development is very high. The vocabulary of a seven-year-old child is quite rich, with a fairly high proportion of abstract concepts, including economic ones. The child can understand what he hears within a fairly wide range, express his thoughts coherently, is capable of elementary mental operations - comparison, generalization, and tries to draw conclusions (of course, not always legitimate).

The purpose of the science is to reveal the methodology of forming the elements of economic literacy of elementary school students to the graduate students.

Tasks of the subject - Master's degree as a result of the study of the subject:

- goals and tasks, content and features of formation of economic literacy of elementary school students;

- criteria for evaluating the knowledge, skills, and qualifications of primary school students;

- the main means of teaching economic knowledge: textbooks, training manuals, etc.;

- methods and methods of formation of students' economic literacy;

- the main forms of organization of the educational process;

- knowledge about questions of private methodology;

- planning the educational process (choice of educational material, appropriate methods, educational tools and forms, etc.) and its implementation;

- skills such as conducting lessons on economic literacy formation of students in elementary grades, as well as economic content fragments, as well as economic content out of class, circle activities;

- selection of teaching methods, forms and tools;

- performing practical work on data collection and organization, making diagrams based on the collected data;

- being able to solve economic problems;

- must have the ability to apply theoretical knowledge in practice. When choosing forms and methods of economic upbringing and education of junior schoolchildren, it is necessary to take into account the peculiarities of the development of cognitive processes at this age. Thus, younger schoolchildren are distinguished by their sharpness and freshness of perception. A distinctive feature of perception at this age is its low differentiation. Younger schoolchildren inaccurately and erroneously differentiate similar objects and concepts, for example, they equate the concepts "economics" and "economy". Children are characterized by a weakness of in-depth, organized and targeted analysis during perception. Often, they highlight random details that an adult will not pay attention to, but what is significant and important is not perceived. Therefore, it is better to study economic concepts that are similar or opposite in meaning simultaneously, showing children the essence of their similarities or differences [12-13].

It is known that the perception of students at the beginning of primary school age, firstly, sharply intensifies, being supported by the practical activities of the child, and secondly, the most important catalyst for perception is emotionality. Therefore, when preparing children economically, it is necessary to use visual, bright, lively information that is perceived better, more clearly, more emotionally than, for example, symbolic diagrams and images; it is necessary to use practical methods that activate the child's activity, various game forms, non-traditional tasks,

which will allow concentration the child's attention to the economic concepts being studied. References to the child's own economic experience should be considered very productive.

The main feature of attention is the weakness of voluntary attention. A younger schoolchild can force himself to work concentratedly only if there is a close motivation (the prospect of getting an "A", earning the teacher's praise, completing a task better than anyone else, etc.) Involuntary attention is much better developed at this age. Therefore, the most important condition for organizing attention in the process of economic learning is the visibility of learning, the use of new, bright, catchy visual aids. Acquaintance with such abstract concepts as "budget", "plan", "profit" and others requires the widespread use of illustrations, drawings, and posters. However, we must remember that younger schoolchildren are very impressionable. Very vivid visual impressions can sometimes create such a focus of excitation in the cerebral cortex that, as a result, any ability to understand the explanation is inhibited.

Another important age-related feature of attention is its relatively low stability. Therefore, oral explanations of relatively complex and abstract economic concepts must be alternated with practical work, competitions, problem solving, etc. The variety of work stimulates the attention of schoolchildren and increases interest in economic knowledge.

The weakness of voluntary attention and its instability dictate the need for the full use of games, especially role-playing games that model the behavior of people and their relationships in certain economic situations [6, p.81].

This conclusion is based on the fact that in the consistent modeling of the entire system of forms, methods and means of professional activity, scientific and social content, that is, in the transition from educational activity to professional activity, the above shortcomings are eliminated. First of all, the design, construction and implementation of a comprehensive educational process in the college should include the creation of educational and skill requirements and education in practice or within the framework of completion of graduation qualification work.

Didactic conditions and technology for activating students' knowledge, creative activity, separating and justifying the structural components, mechanisms of its formation, are in organic interaction and form a dynamic system of a holistic model. It follows from the ideas aimed at increasing economic literacy that the necessary factor ensuring the effectiveness of the cognitive process is theoretical (psychological-pedagogical) foundations and their practical implementation, as well as the unity of teaching methods and forms that ensure the active and effective cognitive activity of students, the development of their intellectual, professional and creative abilities. is the use of understandable teaching technology. The psychological theory of knowledge acquisition as the theoretical basis of the new technology, the rules of modern achievements, the psychology of the development of creative abilities can serve to increase the effectiveness of the educational process..

Thus, the formation of the foundations of economic culture, as a qualitative characteristic of a person, showing the level of formation of economic knowledge, skills and abilities of practical economic activity, the development of economic thinking and consciousness, can well be realized at primary school age, since it meets all the necessary psychological and pedagogical parameters of this age.

In the conditions of increasing competition between goods and services in the radio market, innovative development of the economy of developing countries is almost the only way to reduce technological backwardness as much as possible and ensure competitiveness. The success of any

country in innovative development depends to a large extent on how effectively it conducts state policy in the field of innovation and on the quality formation of human capital. In the studied countries, economic literacy makes it possible to implement the above, to systematically improve the qualifications of pedagogues, to develop various educational programs based on demands and proposals, and to coordinate the system of professional development.

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