

Mingboyeva Yulduz Boboxolovna

O'zbekiston Respublikasi Ichki ishlar vazirligi Jizzax akademik litseyi

МАКТАБ О'QUVCHILARINING MOLIYAVIY SAVODLILIGINI OSHIRISHDA МАТЕМАТИКА FANINING O'RNI.

РОЛЬ МАТЕМАТИКИ В ПОВЫШЕНИИ ФИНАНСОВОЙ ГРАМОТНОСТИ ШКОЛЬНИКОВ

THE ROLE OF MATHEMATICS IN IMPROVING FINANCIAL LITERACY IN SCHOOL STUDENTS

Annotatsiya: *Ushbu maqolada matematika darslarida moliyaviy savodxonlikning inson ma'naviyatidagi o'rni va xususiyatlari haqida so'z boradi. Maqolada matematika darslarida talabalarda moliyaviy bilim va madaniyatni shakllantirish haqidagi bilimlar ochib berilgan. O'quvchilarning moliyaviy savodxonligini oshirish maqsadida maktab matematikasidan misollar keltiriladi.*

Kalit so'zlar: *Moliyaviy, iqtisodiy mas'uliyat, iqtisodiy madaniyat, tejamkorlik, mehnat unumdorligi, mehnat intensivligi, tadbirkorlik, iqtisodiy samaradorlik, maktabda iqtisodiy ta'lim, o'quvchilar qiziqishlari.*

Аннотация: *В данной статье рассматриваются особое место и характеристики финансовой грамотности в духовности человека на занятиях математикой. В статье раскрываются знания о формировании финансовых знаний и культуры у учащихся на уроках математики. В целях повышения финансовой грамотности учащихся приводятся примеры из школьной математики.*

Ключевые слова: *Финансовая, экономическая ответственность, экономическая культура, бережливость, производительность труда, трудоемкость, предпринимательство, экономическая эффективность, экономическое образование в школе, интересы учащихся*

Abstract: *This article discusses the special place and characteristics of financial literacy in the spirituality of a person in mathematics classes. In the article, the knowledge about the formation of financial knowledge and culture is revealed to students in mathematics classes. In order to improve students' financial literacy, examples from school mathematics are given.*

Keywords; *Financial, economic responsibility, economic culture, thrift, labor productivity, labor intensity, business, economic efficiency, economic education at school, interests of learners.*

In the Decision of the President of the Republic of Uzbekistan Sh.M. Mirziyoyev on May 7, 2020 No. PQ-4708 "On measures to increase the quality of education in the field of mathematics and develop scientific researches" General secondary and special education Improving the quality of teaching mathematics in educational institutions is defined as one of the priority directions of improving the quality of education in the field of mathematics, developing scientific research and putting scientific developments into practice.

Each of us is faced with all kinds of financial relationships almost every day. Many adults don't know how to manage their finances because they haven't been taught

financial literacy, which means they can't instill in their children the right attitude toward money.

Financial literacy is a set of basic knowledge in the field of finance, banking, insurance, personal financial budgeting that allows a person to make a rational choice of necessary financial products or services, make a rational assessment, and accumulate savings in a conscious manner, that is, the basis of financial literacy is skillful management of monetary resources. Therefore, teaching the basics of financial literacy is an important task of general secondary education.

The relevance of increasing financial literacy among modern schoolchildren is that they work with monetary units from an early age and are considered active participants in trade and economic relations: they independently buy goods, use plastic cards and mobile applications. All this requires certain competencies, therefore, as an important component of educating the young generation, it is necessary to include the task of increasing the basics of financial literacy in the content of the curriculum of school general subjects, including mathematics.

Today, our future successful generation, which is being educated in general educational institutions, acquires not only knowledge, skills, qualifications and competences in the educational institution, but also has ample opportunities to use such a wide base of theoretical materials acquired during the course of the lesson.

International studies on the level of education have shown that students are not able to solve well the problems that require mathematization of the offered life situation. One of the main reasons for the lack of relevant skills is that, as a rule, students are introduced to mathematical facts, algorithms and practice the skills of applying the topic presented in problem sets. But students often do not know in which field of science they can apply the acquired knowledge.

This leads to the perception of mathematics as a complicated and impractical science, and the motivation to study science is lost. It is necessary to purposefully teach the ability to apply mathematical knowledge to solving life problems.

In order to improve financial literacy in grades 5-6, a student should be able to perform free operations with the following mathematical concepts:

- Percent, finding percent of a number and vice versa
- Average arithmetic of numbers
- Operations on fractions (finding a number by division, addition, subtraction, multiplication, division of simple and decimal fractions)
- Solving problems using equations
- Solving problems using proportion (correct and inverse proportions)
- Understanding of positive and negative numbers and operations on them
- Solving the problems of calculating the face and volume of a figure
- Coordinate plane, graphs, diagrams.

In mathematics classes, students solve economic problems, learn to make and study graphs, and calculate interest.

The analysis of school mathematics textbooks of grades 5-11 shows that there are no tasks on increasing financial literacy related to the modern life of society, which cover issues such as how to get a loan in order to repay it on time. But is it useful to buy goods and cars on credit? How to plan a budget without mistakes? Is it possible to save savings in the face of inflation? - such questions are being put before bank customers by life itself.

The main task of teachers is to impart knowledge, improve positive behavior and help prepare students for independent life, in a sense, to protect them from making financial mistakes.

Based on the above-mentioned points, we can conclude that today the issue of economic literacy remains relevant both for the individual, for society and the whole country, as evidenced by various draft laws, sites, strategies, pilot projects developed by organizations and state institutions in different regions. confirms. By introducing financial literacy into the process of teaching mathematics, we will have a practice-oriented economic environment, introduce a practical orientation into the educational process, contribute to the development of meaningful education, help to learn and understand economic terms. we give, increase interest in learning mathematics, contribute to the general development of schoolchildren, broadening their world view.

The integration of social studies and mathematics overcomes the separation of school from real life.

At the same time, the introduction of financial literacy in mathematics classes in the 5th and 6th grades serves as a template for the subsequent study of economics and the use of mathematical apparatus in solving problems in higher grades.

In the development of financial literacy in mathematics lessons, the initial effect of career orientation can be observed for schoolchildren, where mathematics serves as a tool for solving economic problems, while students have economic, financial, tax, analytical, auditing, banking interest in positions related to his work will increase.

References

1. O‘zbekiston Respublikasi Prezidenti Sh.M.Mirziyoyevning “Matematika sohasidagi ta’lim sifatini oshirish va ilmiy-tadqiqotlarni rivojlantirish chora tadbirlari to‘g‘risida” 2020-yil 7-maydagi PQ -4708 Qarori. Lex .uz
 2. Абросимова Е. Финансовая грамотность: материалы для воспитанников детских домов и учащихся школ-интернатов / Е. А. Абросимова. — М.: ВИТА-ПРЕСС, 2014. — 192 с.
 3. Мингбоева Ю.Б. Умумий ўрта таълимда рақамли технологиялардан фойдаланиб ўқувчиларнинг молиявий саводхонлигини шакллантириш // **Uzluksiz ta’limda raqamli texnologiyalarni joriy etishning zamonaviy tendensiyalari va istiqbollari**. Respublika ilmiy-amaliy anjumani materiallari (2021 yil 20-dekabr)
 4. Mingboyeva Yu.B. Formation of financial literacy of students in mathematics lessons // Spectrum Journal of Innovation, Reforms and Development. ISSN (E): 2751-1731. 230-234 p.
 5. Кузина О. Финансовая грамотность и финансовая компетентность: определение, методики измерения и результаты анализа в России // Вопросы экономики. 2015. № 8. С. 129-148.
 6. Huston S.J. Measuring Financial Literacy. The Journal of Consumer Affairs, 2010, vol. 44, no. 2, pp. 296–316.
- Mahmudova X. R. Aholining moliyaviy savodxonligini oshirishda OAVning o‘rni: dolzarbligi va ahamiyati. Oriental Renaissance: Innovative, educational, natural and social sciences. VOLUME 1 | ISSUE 4 ISSN 2181-1784 SJIF 2021: 5.423