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Nadiia Doroshenko
Candidate of Economic Sciences, Associate Professor
Kharkiv National University of V.N. Karazin
Svitlana Pashkova
Student
Kharkiv National University of V.N. Karazin

THE STUDY OF THE IMPACT OF A FULL-SCALE WAR AND THE TRANSITION TO A MARTIAL ECONOMY ON THE LEVEL OF FINANCIAL AWARENESS OF SOCIETY

Summary. The article is devoted to the analysis of the impact of a full-scale war and the transition to a martial economy on the financial awareness and literacy of Ukrainian society. The main consequences of the armed aggression of the Russian Federation, which influenced financial behavior and the level of financial awareness among citizens, have been identified. Historical and cultural factors contributing to the low level of financial literacy, as well as gender aspects affecting the perception of financial instruments, have been analyzed. Key challenges are highlighted, including the low level of educational programs in finance, limited access to information, and the influence of populism. The article also evaluates state initiatives and international support aimed at increasing financial literacy in Ukraine, including the implementation of educational projects and programs. Specific tools are proposed to enhance citizens' financial awareness and strengthen democratic values in the process of integration into the European economic space.

Keywords: financial literacy, financial awareness, martial economy, gender aspect, educational programs, financial behavior, democratic values, social transformations, economic integration, globalization.

Дорошенко Надія Олександрівна
кандидат економічних наук, доцент
Харківський національний університет імені В.Н. Каразіна
Пашкова Світлана Вікторівна
студентка
Харківський національний університет імені В.Н. Каразіна

ДОСЛІДЖЕННЯ ВПЛИВУ ПОВНОМАСШТАБНОЇ ВІЙНИ ТА ПЕРЕХОДУ ДО ВОЄННОЇ ЕКОНОМІКИ НА РІВЕНЬ ФІНАНСОВОЇ ОБІЗНАНОСТІ СУСПІЛЬСТВА

Анотація. Стаття присвячена всебічному аналізу впливу повномасштабної війни та переходу України до воєнної економіки на фінансову обізнаність і грамотність українського суспільства. У дослідженні висвітлено основні наслідки збройної агресії Російської Федерації, що спричинили значні зміни у фінансовій поведінці населення, а також вплинули на рівень обізнаності громадян у сфері фінансів. Детально проаналізовано історичні, культурні та соціальні чинники, які стали причинами низького рівня фінансової грамотності, зокрема спадковість економічних криз, обмежений доступ до якісної освіти та інформації. Окрему увагу приділено гендерним аспектам, які впливають на сприйняття та використання фінансових інструментів, а також розподілу фінансових ресурсів у сім'ях. Розглянуто ключові виклики, серед яких недостатній рівень освітніх програм у сфері фінансів, низька доступність сучасних фінансових сервісів у регіонах, а також вплив політичного популізму, що заважає формуванню довіри до фінансових інституцій. У статті оцінено зусилля держави та міжнародних організацій, спрямовані на підвищення фінансової грамотності громадян, зокрема через реалізацію освітніх проектів, програм обізнаності та співпрацю з міжнародними донорами. Автори пропонують конкретні інструменти та рекомендації, які можуть допомогти у підвищенні рівня фінансової обізнаності населення, посиленні фінансової стійкості суспільства та підтримці демократичних цінностей в умовах інтеграції України до європейського економічного простору.

Ключові слова: фінансова грамотність, фінансова обізнаність, воєнна економіка, гендерний аспект, освітні програми, фінансова поведінка, демократичні цінності, соціальні трансформації, економічна інтеграція, глобалізація.

Problem statement. In addition to facing military and geopolitical challenges, Ukraine is confronting significant difficulties on the economic front. The current situation raises critical questions not only about how to maintain the economy at a sustainable level but also about how to develop long-term economic plans for the country's future reconstruction. Flexibility and time play a very important role in Ukraine's modern economy. The ability to adapt and adjust, and the capacity to absorb new knowledge and acquire skills are crucial. The path to democratic values, which Ukraine was supposed to follow at a measured pace, now needs to be traversed much more quickly. Against the backdrop of demographic decline and migratory processes, it is crucial to accumulate and cultivate social capital. Promoting the development and education of the population will enable the state to effectively manage and coordinate the behaviour of economic agents. As a result, this will create a favourable foundation for tackling with labour shortages problem, unemployment, and danger of provision security, which brings both immediate and delayed effects for the further stabilization of the key components of sustainable development: economic, environmental, and social.

Analysis of recent research and publications. The issues related to enhancing financial literacy and its significant impact on the stability of the financial sector have been explored by the following scholars: Dobrovska S.O., Yurii S.I., Kizyma T.O., and Smovzhenko T.S. However, the situation has undergone significant changes since the fact of Russia's full-scale armed aggression. Amid the period of martial law and the constantly evolving of key situations, it is challenging to conduct comprehensive scientific research on recent changes in the financial and social sectors. However, several works can be noted: the collective monograph by Vysotska I.B., Shevchenko I.V., Pushak Y.Y., Vinichuk M.V., Kopytko M.I., Kuzio O.B., Lialyuk H.H., Borysum O.M., Shidelko A.V., Kozyra P.V.; also by Marinov D.; and work by Shevchuk I.B., Shevchuk A.V.; and the collective monograph about society in wartime by Dembitsky S., Zlobina O., Kostenko N.

Highlighting previously unresolved aspects of the general problem. Despite significant interest in improving financial literacy in modern Ukrainian society, several unresolved aspects require further investigation:

1. Insufficient comprehensive state programs for teaching financial literacy across all age groups, especially under martial economy conditions.
2. Integration of the gender aspect into the development of educational programs, as different population groups perceive financial instruments differently.
3. Impact of military actions on regional differences in financial behavior of the population. Further research is needed on how living conditions in areas of active combat or occupied territories influence attitudes toward finance.
4. Ineffectiveness of existing mechanisms of international support, aimed at enhancing financial literacy levels.
5. Low level of utilization of modern digital tools for financial education, which limits public access to quality information.
6. The issue of distrust in financial institutions as a barrier to the practical application of financial knowledge in daily life.

Addressing these issues requires the implementation of innovative approaches to financial education, the involvement of a wide range of stakeholders, and the adaptation of international best practices.

Purpose of the article. The main purpose of this work is to study the impact of a full-scale war and the transition to a martial economy on the financial awareness and literacy of Ukrainian society, identify key issues in this area, and develop recommendations for improving the financial literacy level of the population. Particular attention is paid to analyzing historical, cultural, and gender factors influencing financial behavior, as well as assessing state initiatives and international support in addressing these issues.

Presentation of the main material. Economic literacy, encompassing both general economic understanding and specific financial literacy, constitutes a critically important determinant of a country's success. In the context of Ukraine, which exhibits a cultural inclination toward resisting authoritarianism, these factors are even more essential than familiarity with formal democratic institutions. In this research, we are constrained by the framework of financial literacy, which imposes certain boundaries on our work. To explore the causes and historical prerequisites of the current situation, we refer to the works of scholars who have studied the subject of this topic in depth or examined specific aspects in their works. However, we do not resort to empirical statistical data and do not engage in quantitative comparative analysis of the topic, as it is not the primary focus of this research. Instead, it serves as a litmus test that will help us conduct a deeper analysis of the main subject. For over 30 years, Ukraine became dependent on a system that did not aim for development and stability, did not prioritize state interests, but rather continued to build corrupt mechanisms. This system successfully adapted to the destructive legacy that Ukraine inherited after the collapse of the Soviet Union. An additional burden was the citizens' realization of their powerless role and their inability to influence the economy or state affairs as members of society. A significant factor in this was the long-term systematic indoctrination by the Soviet authorities, which shaped the Soviet citizen. A valuable study is the dissertation dated 2007 by a researcher from Chernivtsi University, V. Zemliuk, which focuses on the political identity of USSR citizens during the 1960s-1980s. In his work, Zemliuk noted that as a result of the state's ideological policies aimed at instilling communist values, the dominant traits of USSR citizens became: "an almost complete lack of awareness of oneself as a subject of history, master of one's own fate; political nihilism; inferiority complex; conformity; marginalization; indifference to one's civic and political rights; ambivalence (split personality, duality); unquestioning obedience to authority and superiors; living by the principles of 'my house is on the edge,paternalism; skeptical-distrustful attitude towards authorities and leaders; low level of political culture, political limitations. A significant part of the population was characterized by social apathy, passivity, adaptability, attitude to political actions as formal rituals, legal nihilism" [7, p. 93-110]**.** This is the portrait of the average Ukrainian citizen as depicted and substantiated by the author in his dissertation, leading us to conclude that the historical context serves as the starting point for the regressive development of the population in terms of educational processes in general and financial literacy in particular. The difficult times following the collapse of the Soviet Union, the prolonged economic and industrial crisis, the decline of budgetary institutions, and the inability to meet basic needs led to a lack of interest and motivation among citizens for real science and education in post-Soviet Ukraine. "During this time, hundreds of universities and thousands of schools were issuing certificates and diplomas, which concealed a severe void in the fields of economic and financial knowledge." – Dean of the Faculty of Applied Sciences of UCU, Professor of Quantitative Methods for Business Decision-Making and Economics of the UCU Business School, sees this period as destructive in terms of its impact on financial awareness [11]. The shift in Ukraine's trajectory from an autocratic direction towards democratic values, which occurred in several stages starting in 2013 (the Revolution of Dignity), opened numerous opportunities for society as well as serious challenges. A successful and lawful Ukraine will only be possible with the initiation of a conscious and profound reformation of Ukrainians' knowledge in the fields of economics and finance. It is evident that most Ukrainians know how to use tools such as internet banking, "Diia," and other technologies to simplify their daily lives in household matters. Unfortunately, the situation is quite different when it comes to understanding the nature of money, the causes of inflation, and the parameters of financial market operations. Ukrainians often become easy prey for various types of political manipulators, populists, fraudsters, and powerful figures. The situation is even worse when it comes to understanding the functions and powers of the state. The severe consequences of totalitarianism and repression have laid a solid foundation for the creation of a typical pattern of social behaviour. Nowadays Ukrainian users of financial instruments and services are using them intuitively. They have mastered only basic knowledge and skills, which enable them to use mainly the simplest services, primarily for everyday purposes. Below are statistical data and charts based on empirical data presented in the 2017 report on the study of financial literacy and inclusion in Ukraine as part of the regional economic development project [9].

The indicator of financial service penetration in Ukraine is significantly lower than global standards: on average, one Ukrainian holds only one bank card and one current account in a bank. Other services are either used in cases of urgent need (such as credit cards), more like habit / tradition (e.g., deposits, which are held by less than 10% of the population), or without a full understanding of the service's nature (e.g., compulsory third-party liability insurance for vehicle owners).Ukrainians do not feel comfortable while using financial services or interacting with financial institutions, however they do a few to learn more about them. The only exceptions are life and health insurance services, which will form the basis for long-awaited pension and healthcare reforms. It is clear that Ukrainians are interested only in financial topics that have personal significance for them. Below have been represented two diagrams that reflected information in percentage regarding finance literacy of Ukrainian society. The first chart reflects respondents' subjective opinions about their self-assessment of financial knowledge. The second and third charts depict the actual level of financial knowledge among respondents. Charts developed by the author based on data OECD/INFE International Survey of Adult Financial Literacy Competencies.

This data indicates not only the low level of financial literacy among the population but also about the low level of awareness regarding this fact of deficiency. This may point to a certain insularity

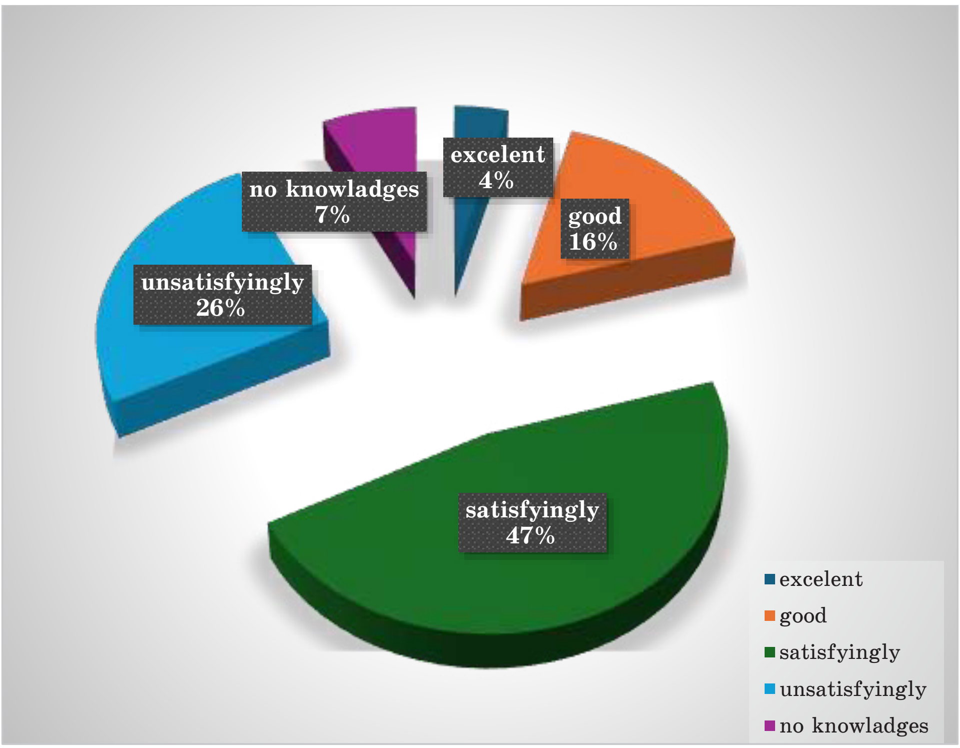

Diagram 1. Level of finance self-assesstmence, 2017 year

Source: complied by author on base of data OECD/INFE International Survey of Adult Financial Literacy Competencies)

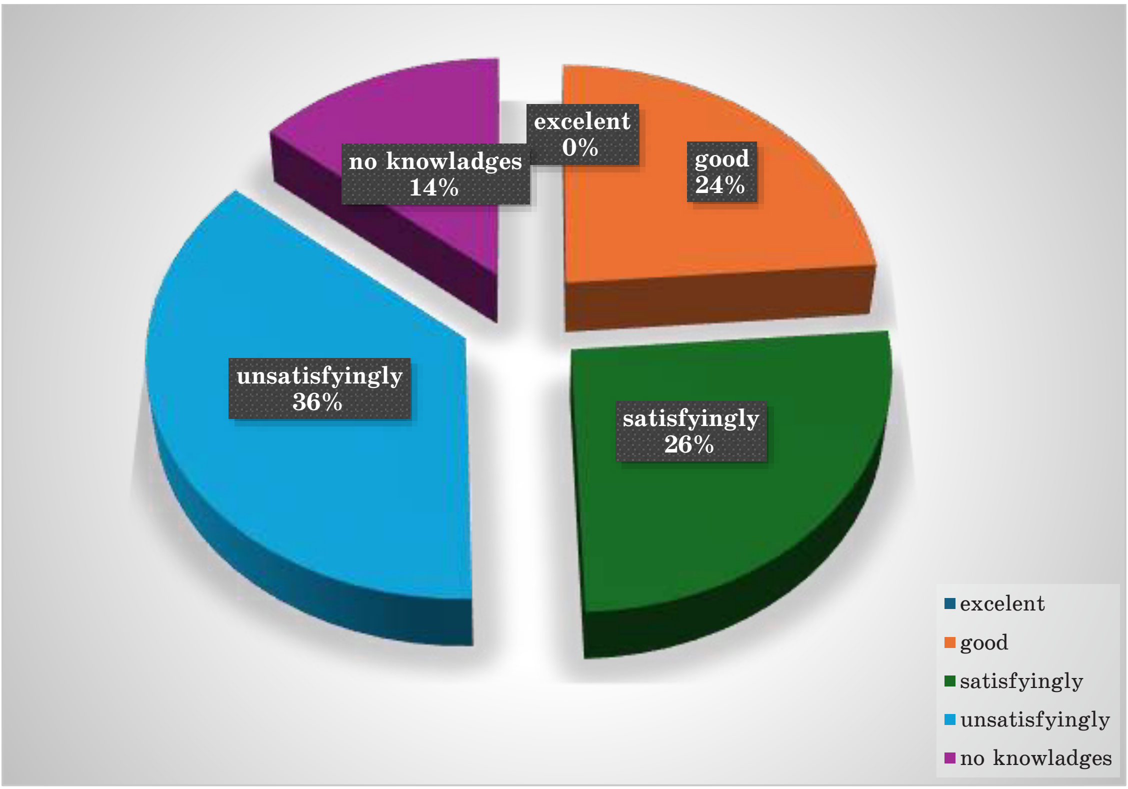

Diagram 2. Level of finance mathematics knowledge, 2017 year

Source: complied by author on base of data OECD/INFE International Survey of Adult Financial Literacy Competencies

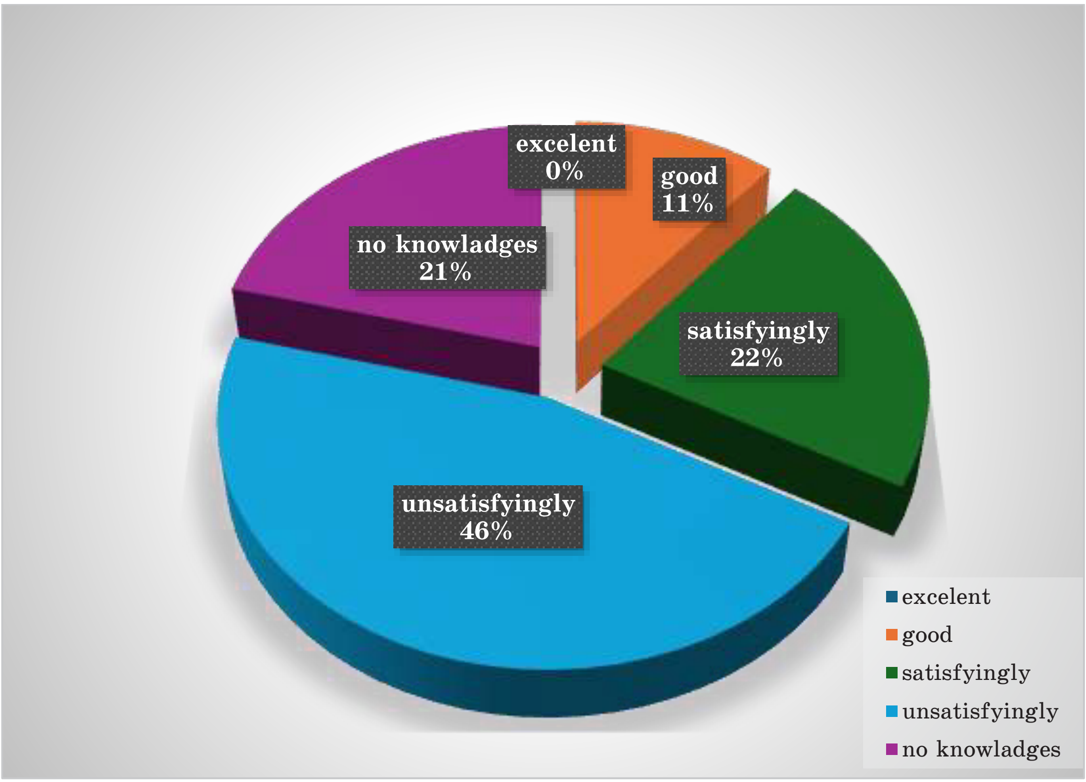

Diagram 3. Level of finance terminology, 2017 year

Source: complied by author on base of data OECD/INFE International Survey of Adult Financial Literacy Competencies and detachment of the population from global processes of globalization and digitalization. This study also provides data on the relationship between the level of financial literacy of the population and factors such as the type of settlement and age. To accelerate the growth of public awareness, a thorough analysis of the causes and consequences is needed, as well as a clear action plan to deal with the issue. It is also important to accurately identify which segments of the population need assistance and what kind of assistance is required. The type of settlement and the region in which Ukrainians live lead to a much greater diversification in financial behaviour, habits, and attitudes. Overall, the rural population shows less interest in financial matters and demonstrates more biased and negative attitude toward financial services. This is due to the lower penetration of financial services in rural areas and, consequently, the reduced interaction of rural residents with the financial system. Each macroregion of Ukraine has its own specific features regarding financial literacy and inclusion, so each state initiative aimed at improving financial literacy must be tailored to the specific region or even community.

The largest determinant of financial behaviour, inclusion, and literacy in Ukraine is the age and financial status of respondents. Young people (aged 18-34) feel the most confident in the financial world. The consciousness of this generation was shaped during Ukraine's independence, and these individuals are more open to information and innovation. Middle-aged Ukrainians (aged 34-45) are the most experienced users of financial services. They are a socially active group and are accustomed to overcoming various challenges. They are the target audience for promoting financial products aimed at long-term planning. Ultimately, for the older generation (45-60 years) and the elderly (over 60 years), financial services, unfortunately, are more of a source of concern than an opportunity to ensure a decent quality of life. It is also interesting to look at the statistics that show the percentage distribution of forced migrants abroad by age, education, and gender criteria. 95% of the forced migrants currently in EU countries are women and children. 71% of them are in their most active age group: 30-49 years. 83% have higher or incomplete higher education, 14% are entrepreneurs, and another 14% hold leadership positions in enterprises or departments. Additionally, 30% of displaced persons are highly qualified professionals. These statistics are provided in the 2024 study on the gender specificity of forced migration from Ukraine to the EU during the military conflict [8].

The statistics may indicate that people in their most active age group are more likely to relocate, especially in life-threatening situations. Data on education levels may indicate that educated people find it easier to leave the country because they are confident in their ability to adapt to the new environments based on their knowledge and skills. Another important factor is that this category of refugees is in demand and welcomed in EU countries due to the shortage of specialists and workers on the labour market. Between 5.6 million and 6.7 million Ukrainians remain abroad, according to a study by the Center for Economic Strategy (CES) [12].

It is still difficult to predict how many displaced persons will return to Ukraine. But we can predict or outline the benefits and "social dividends" of migration as the added value of migration experience in the form of individual intangible accumulations of migrants – knowledge, skills, abilities, and quality habits that society can acquire. It is still too early to assess the extent to which migrants' individual social and cultural accumulations in the form of new life values, behavioural norms, stereotypes, perspectives, relationships, and standards, acquired through European experience, can be applied upon their return to homeland. The response to the question of how living in another country affects worldview and value systems shows that the perception of values is not gender-neutral, although it is differentiated depending on many factors. The study revealed that women are significantly more sensitive to existing societal norms, traditions, and stereotypes. These factors affect women to a greater extent than men, as highlighted in the gender-specific research on forced migration conducted by the O. Razumkov Institute [8].

If we break down women's responses, the nearly universal theme is that people have begun to value and love Ukraine more, to appreciate the time spent with family, to cherish what they have, and to recognize how good life was in Ukraine before the war. Respondents also noted that a new experience for them is living with a sense of security, trusting to each other and representatives of the police. Incidentally, distrust of others is one of the fundamental characteristics of Ukrainian society, as noted by sociologists. Sociological studies traditionally show that nearly half of Ukrainians do not trust those around them or are uncertain about it [10].

As has been repeatedly noted, Ukrainian migrants represent valuable human capital for recipient countries. A significant portion of Ukrainian migrants are of working age, ready to adapt, find employment, and are willing to accept lower wages and difficult or unfavourable working conditions. For these reasons, European countries create favourable conditions for migrants to stay, encouraging them to remain by offering social benefits, free or affordable social housing, free language courses, vocational training, or professional qualifications, youth adaptation programs, and assistance in entering higher educational institutions. Accordingly, by analysing experts' reflections on the benefits Ukrainian citizens may acquire during forced migration in EU countries and later apply upon their return to Ukraine, the following factors can be identified:

– knowledge of a foreign language;
– obtaining European education, acquiring a new profession, or gaining new professional skills;
– awareness of the value and advantages of official employment and diligent tax payment;
– a change in worldview, exposure to a different culture, acquisition of new values and lifestyle;
– implementation of gender equality standards: fair distribution of family responsibilities, the practice of paternity leave, and combating domestic violence;

– gaining experience in solving everyday problems and interacting with various government, municipal, medical, educational, and other institutions without the need for bribery, which can strengthen the rejection of corruption in all its forms in Ukrainian realities;

– experience in starting and running a business according to European rules in an environment of economic freedom, with state support;

– lawfulness, adherence to European social rules and norms of behaviour;

– tolerance toward one another, respect for the individual from both society and the state;

– the habit of being friendly, polite, and smiling, even at strangers;

– a responsible attitude from society and the state toward certain categories of citizens, particularly the disabled and those with congenital disabilities;

– implementation of foreign practices in civic engagement: exercising active citizenship at the community level, interacting with local authorities, and using civilized methods to apply pressure on local executive authorities;

– new criteria and standards for quality, a shift toward European living standards, comfort, and services that do not yet exist in Ukraine.

We can already identify certain emerging trends in the changing financial habits of the population during the war. These trends may be driven by intuitive factors or fear, as well as, potentially, an increased sense of responsibility for one's financial situation and financial literacy. In any case, these trends are positive. According to data from the National Bank as of the end of 2023, Ukrainians have accumulated more money, that can be evidence of building a new social habit under marital law influence. One of the key factors in the stability of Ukraine's banking system is its hyperliquidity. Over the past two years, Ukrainians have been saving an additional UAH 303.2 billion in non-cash national currency compared to the period before Russia's full-scale invasion. Individuals and private entrepreneurs have increased their holdings in banks by UAH 289.1 billion more in hryvnia funds: balances on current accounts grew by UAH 212.7 billion (+69.2%), while deposits increased by UAH 76.4 billion (+38.3%). An additional UAH 14.1 billion growth came from investments in government bonds (OVDPs) (+119.2%), which became a more profitable alternative to bank deposits. In total, Ukrainians hold UAH 822 billion in liquid hryvnia assets (+58.4%). The situation with Ukrainians' foreign currency savings also turned positive (+$1.1 billion). The outflow of funds from the banking system halted at the end of July 2022, and the volume of foreign currency deposits exceeded pre-war levels by early 2023. During the second year of the war, this amount increased by nearly $1 billion. Over the past two years, total growth in current accounts amounted to $0.99 billion, while foreign currency increased by $0.23 billion. Ukrainians still hold $0.12 billion less in deposits compared to pre-war levels. Ukrainians are also accumulating more money in cash form, though the rate of growth is slowing. In 2022, the amount of cash increased by UAH 85.1 billion, while in 2023, it grew by UAH 50.1 billion. The growth rate slowed from 14.6% to 7.5%. In January 2024, after the Christmas and New Year holidays, the volume of cash decreased by UAH 12.1 billion (-1.7%). It is also worth noting that the state expresses concern about the issue of financial literacy among the population and sees a significant amount of work to be done in this direction. Thus, in 2024, Ukraine approved the National Strategy for Financial Literacy Development through 2030 [11]. Its goal is to enhance citizens' financial awareness. The National Strategy for Financial Literacy Development through 2030 was developed by the National Bank of Ukraine. Representatives from the Ministry of Education and Science of Ukraine, the Deposit Guarantee Fund, the National Securities and Stock Market Commission, the Ministry of Economy of Ukraine, the Ministry of Digital Transformation of Ukraine, and the state institution "Office for Entrepreneurship and Export Development" joined the interagency working group.

Among the key objectives of the Strategy:

– Quality basic financial education. Measures are planned to improve financial literacy for preschoolers, schoolchildren, and students;

– This includes the creation of educational resources, the modernization of curricula, and the introduction of a new mandatory course, "Entrepreneurship and Financial Literacy," starting in 2025 for 8th graders and in 2026 for 9th graders in all schools in Ukraine [12];

– Responsible financial life. Improving the financial literacy of the adult population through educational resources aimed at developing financial management skills during crises and raising awareness about the economy and financial products;

– Financially literate entrepreneurs. For the first time in Ukraine, a comprehensive approach will be introduced to enhance the financial literacy of entrepreneurs;

– In particular, a framework for entrepreneurs' financial competencies will be created. Additionally, measures are planned to raise awareness among aspiring entrepreneurs and small business owners about financial services. Advanced digital financial literacy. Educational materials on digital financial services, payment security, and protection against cybercrime are planned to be developed;

– Special attention will be paid to the development of interactive digital tools to improve financial skills;

– A favourable ecosystem for financial literacy development. The development of a financial literacy ecosystem in Ukraine, establishing cooperation both within the country and with representatives of international organizations and other countries.

Conclusions. In conclusion, summarizing the information presented and analysed in the article, it should be noted: Ukraine, like the other post-Soviet countries, became hostages of communist propaganda and education, which left a lasting impact for many years and generations. The process of eradicating such mechanisms takes time and must be built based on systemic state initiatives. Financial literacy is one of the key areas of focus.

Unfortunately, the real severity of the situation is not fully apparent to the population due to an inability to perceive it objectively. The lack of experience in close cooperation with developed countries, the long-standing "iron curtain," and the low demand for digitalization processes among the population have contributed to the weak inclusion of the population and the country in global economic processes. The social and economic processes initiated by the full-scale armed aggression by the Russian Federation have altered Ukrainians' perception of social responsibility and statehood in general. Thus, human capital in Ukraine has the potential to become a driving force for economic recovery and for bringing the economy to a qualitatively new level.

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