

СОЦІОКУЛЬТУРНИЙ ВИМІР ІННОВАЦІЙНИХ ПРОЦЕСІВ

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**SOCIOHUMANITARIAN HABITUS OF HOMO ECONOMICUS:
ECONOMIC EDUCATION IN THE MODERN UKRAINIAN SOCIETY****СОЦІОГУМАНІТАРНІ ГАБІТУСИ ЕКОНОМІЧНОЇ ЛЮДИНИ:
ЕКОНОМІЧНА ОСВІТА В СУЧАСНОМУ УКРАЇНСЬКОМУ СУСПІЛЬСТВІ**

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Urgency of the research. *Overcoming an acute crisis that influences all spheres of social life, the Ukrainians, orienting on European values, are trying to find their new way to the future. To understand this fact is an essential action, especially on current situation in Ukraine, if we want to create an economic person of a new type, he/she should correspond to the challenges of the 21st century. Social institution of education was and still is the determinant of political, scientific, social and economic points of the society, they were the means of creation of world ideals and lifetime aspirations of economic person. Nowadays, economic education is the main agent of socialization of the person, it determines his/her main social function, and its practical usage will help to get economic effects to create a human fund, to create another more European attitude of the Ukrainians to insurance, recreation and their future life, as a whole.*

Target setting. *Can we consider economic education as social and humanitarian habitus of homo economicus? Can we, nowadays, give it the leading role of strategic source in order to improve people's living conditions, to provide national interests and to strengthen influence of the county on the international level?*

Актуальність теми дослідження. *Формування економічної людини нового типу має відповідати викликам ХХІ століття. Долаючи гостру політичну кризу, що відобразилась на всіх сферах суспільного життя, українці намагаються знайти свій новий шлях у майбутнє, орієнтуючись на цінності європейської цивілізації. Соціальний інститут освіти є визначальним чинником у формуванні світоглядних ідеалів й життєвих прагнень. Освіта є єдиною спеціалізованою підсистемою суспільства, цільова функція якої співпадає з метою суспільства. Економічна освіта є основним агентом соціалізації особистості. Світовою практикою господарського і культурного розвитку встановлено, що серед можливих інвестицій найнадійнішими є інвестицій в людський капітал, від якості якого залежить майбутнє цивілізації, яка вступила не тільки в нове тисячоліття, але і в нову епоху глобалізації та універсалізації, стрімкого цивілізаційного переходу до нової форми розвитку, коли кількісний ріст змінюється ерою якісного вдосконалення людства.*

Постановка проблеми. *Чи можна розглядати економічну освіту як соціогуманітарний габітус homo economicus та в умовах сьогодення відводити їй провідну роль стратегічного ресурсу у поліпшенні добробуту людей, забезпеченні національних інтересів, зміцненні авторитету і*

Actual scientific researches and issues analysis. As a social and humanitarian habitus economic education has not been considered neither by national nor by foreign scientists at all, however the problem of education and particularly economic education are characterized by concentration on different branches and are widely observed in different works of the scientists, among them are A. Kavalero, I. Mysyk, S. Nikolaienko, A. Yermola, O. Sudzhyk, Y. Borinshtein, M. Tsybra, E. Hansova, O. Liseienko and others. In recent 10 years a lot of discussions are concentrated on the finding the solution to the problem of correspondence of our education to the demands of the society, which is influenced by the globalization. A large variety of researches of our Ukrainian scientists among them are V. Andrushchenko, L. Horbunova, I. Dobronravova, V. Kyzyma, N. Kochubei, N. Kiiashchenko, V. Tsykin, V. Shevchenko are dedicated to postneoclassical transformations of education and to the influence of synergistical ideas on modernization of economics and modern education system

The research objective. To consider economic education as social and humanitarian habitus of homo economicus and to open its potential as a strategic resource of creation of a new economic human in modern Ukrainian society.

The statement of basic materials. The article presents a socio-philosophical analysis of economic education as a sociohumanitarian habitus of homo economicus in the transformational processes of modern Ukrainian society. The article argues that in today's conditions economic education is a strategic resource for improving people's well-being, ensuring national interests, strengthening the authority and competitiveness of the state. The author

конкурентоспроможності

Аналіз останніх досліджень і публікацій. Як соціогуманітарний габітус економічна освіта як вітчизняними, такі зарубіжними вченими не розглядалась взагалі, однак питання освіти та економічної освіти зокрема характеризуються значним фокусом аналізу в різних галузях, і широко представлені в працях науковців. Серед них можна назвати такі імена як А. Кавалеров, І. Мисик, С. Ніколаєнко, А. Єрмола, О. Суджик, Є. Борінштейн, М. Цибра, Е. Гансова, О. Лісеєнко та інші. У вітчизняній та зарубіжній соціально-філософській науці останнього десятиріччя широко представлені дискусії щодо розв'язання проблем відповідності освіти вимогам суспільства, яке перебуває під впливом процесів глобалізації, значна кількість праць українських дослідників (В. Андрущенко, Л. Горбунова, І. Добронравова, В. Кизима, Н. Кочубей, Н. Кіященко, В. Цикін, В. Шевченко) присвячена постнеокласичним трансформаціям освіти та впливу синергетичних ідей на модернізацію економіки та сучасної системи освіти.

Постановка завдання. Розглянути економічну освіту як соціогуманітарний габітус homo economicus та розкрити її потенціал стратегічного ресурсу формування нової економічної людини в сучасному українському суспільстві.

Виклад основного матеріалу. В статті представлений соціально-філософський аналіз економічної освіти як соціогуманітарного габітусу економічної людини в контексті трансформаційних процесів сучасного українського суспільства. Обґрунтовано положення про те, що в умовах сьогодення економічна освіта є стратегічним ресурсом у поліпшенні добробуту людей,

concludes that a highly educated new economical person is a challenge of time.

Conclusions. *Economic education is a basic socio-humanitarian habit of an economic person, a set of systems of assimilation, reproduction and implementation in practice of socially meaningful meanings, structures, cultural patterns that determine stable mechanisms of functioning and interaction of society as a whole. The author concludes that a highly educated new economical person is a challenge of time. Innovation in economic education is a socially necessary creative activity, without which social processes in Ukraine in the conditions of globalization can no longer be effective.*

Keywords: *habitus, economic education, homo economicus, social practices, social institutes, economic knowledge, society.*

забезпеченні національних інтересів, зміцненні авторитету і конкурентоспроможності держави. Автор робить висновок, що високоосвічена нова економічна людина – це виклик часу.

Висновки. *Економічна освіта – це ключовий соціогуманітарний габітус економічної людини, що є сукупністю систем засвоєння, відтворення і втілення на практиці суспільно значущих смислів, структур, культурних патернів, які визначають стійкі механізми функціонування і взаємодії суспільства в цілому. Високоосвічена нова економічна людина – це виклик час, інновації в економічній освіті – це та суспільно-необхідна творча діяльність, без якої вже не можуть результативно відбуватися суспільні процеси в Україні в умовах глобалізації.*

Ключові слова: *габітус, економічна освіта, економічна людина, соціальні практики, соціальні інститути, економічні знання, суспільство.*

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is the main agent of socialization of the person, it determines his/her main social function, and its practical usage will help to get economic effects to create a human fund, to create another more European attitude of the Ukrainians to insurance, recreation and their future life, as a whole.

Target setting. Can we consider economic education as social and humanitarian habitus of homo economicus? Can we, nowadays, give it the leading role of strategic source in order to improve people's living conditions, to provide national interests and to strengthen influence of the county on the international level?

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The problem of "social knowledge" is also related to the abovementioned problem in the context of IT era (S. Terepyshchy) [3]; O. Bazaluk and D. Svyrydenko considering war and peace philosophy suggested new ways of forming European safety strategies [5], key subject of their consideration is a human. Among modern foreign authors we have to mention R. Torraco [4], he analyzes new horizons of economic and educational inequality and their connection to each other; the problem of gender in sphere of education and health is described in scientific researches of B. Mandala, R. Batina, V. Chen [2], they use systematical- summarizing methodology to estimate the influence of gender on economic increase in 127 countries worldwide [Mandal, Bidisha; Batina]. The question of economic education and training of the child to its further adult life is described in works of Kim, Hye Jin; Lapierre [1].

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The statement of basic material. Economic person has come through an eminent evolution. Its models are the evidence, they corresponded historical features of their time. Nowadays, homo economicus is an agent of social practices, he is a subject of actions, he has the right to choose the means for his life on his own. Social practices appear thanks to habitual purposes, that are gained in an objective social environment. Habitus as “strong ability” (Pierre Bourdieu Social space: pole and practices [6]) were formed during the process of socialization, study the culture, education. It is an adaptive mechanism of communicative mechanisms, it helps to orient in complicated situations, it determines the forms, space, conditions, boundaries of subject’s actions. The constancy of the society in dynamic conditions of outer changes is kept thanks to sequent cooperation of social practices, that is the reason of some similarity of different kinds of habitus. Different kinds of habitus are formed in the social field of practices, that are created, mastered and are maintained historically in the very society. Different kinds of habitus determine strategic intersubject of the behavior of social agents, they are also used to influence the social space and simultaneously they are affected by social influence itself. Different kinds of habitus are objective and subjective, but in general they are correlative to the kinds of social practices: material-changing (for instance, models of manufacturing and consuming), communicative (stereotypes of socializing, scenario of behavior), exploring (search and obtaining of information), evaluative-orientating (moral basis, traditions, norms, ideals, values, worldview standards, aesthetic cliché). Social and humanitarian habitus are complex of adoption recreation and practically activating systems of senses, structures, cultural patterns that are relevant for the society, they determine stability of constant mechanisms of functioning and cooperation of the society in general. Economic person interiorizes definite practices that the society had agreed thanks to the social institutions. Among the prominent social and humanitarian habitus of homo economicus there are economic, cultural, economic socialization, economic upbringing and economic education.

Each individual that is a part of social economic sphere, nowadays it is prominent. Economic regularities sometimes resemble some mystic powers, but actually they are forming our life. We are looking not only for “steps” of our economic growth but also for “steps” of growth of mental powers of the society. In Ukraine it should be created such economic system that could provide a constant growth of life conditions for each person. When Ukraine had developed to market relations, it gave Ukraine economic freedom of the individuality, it helped to maintain social, economic and mental interests, it is a constructive basis for national wealth growth. Economic education in 21st century is a constructive basis on conditions of mass individualization of the society; its

modernization has to include past, present and future. Highly educated new economic person is a challenge to the time. Innovations in economic time are socially needed creative activity, without it there could not be maintained any process of globalization in Ukraine. Tendencies and prospective of education development are connected to technologies that help to create economic knowledge, to control this knowledge, to expand it, to give the access to it. To fulfill these tasks we need to change the approach of educating the specialists, we have to use new models of education. Take into consideration that the most relevant approaches are those that are connected with self-realization. One of the most important characteristics of modern educational social institutions is activity on conditions of constant social and economic changes. The factor of their effectiveness increase is development of manager's entrepreneur behavior, that provides not only their ability to adapt quickly to the conditions, but also to execute determined changes and provide their companies with innovations. So, to be ready for innovations is an integrated characteristics, that shows the ability of economic person to generate and incorporate innovations with such a bright feature as "effectiveness". To develop Ukrainian society on the way to Euro integration it is needed to make sure that there is one of the most prominent features of economic person as readiness for innovations.

As a result of empiric researches that were maintained at a laboratory in Institution of Psychology named after G. Kostiuk, we came to such results as: more than a half of managers of educational organizations have low level of innovative development (55,6 %), average level of such development has 42,2 % of managers and only 2,2% have high level of readiness to develop the innovations. Higher level of readiness is observed in female with a working experience of more than 10 years. None of the surveyed with the working experience more than 15 years does not have high rate according to the surveyed characteristics. If we come to a low rate of readiness to innovations, here the majority is showed after male with the working experience of from 15 to 25 years [10, p.140-141]. The received rates show that the older people are the more they are conservative in their views and are not ready to do implementing of innovations. Economic education is a mean of development of economic intelligence.

Conversion of Ukrainian economic to market forms has caused relevant changes of the sense of social disciplines. During a long period of time economic education was isolated from world's economic science and practice of it teaching. It was not taught in was not researched and it was not implemented. To implement an economic reform the state has to involve the whole society, especially a young generation.

Economic life of the society is a daily activity of people that create material

and mental amenities to satisfy their needs. Economic education in Ukraine is one of the leading forms of people adaptation to changing life conditions on economic principles. Economic education should be considered in relation to other educational components. Among main tasks of economic education we can define such as adoption of systematized knowledge, skills by students; creation of economic conciseness, worldview, prejudice; to obtain knowledge of mastering and implementing economic knowledge of analyses and evaluation of economic phenomenon and processes. In the sphere of self-actualization people should comprehend individual economic potential, form constant skills conscious economic behavior and mind, positive characteristics and creation of active life position. In sphere of motivation people should develop their interest to the problems of economic, to form constant need in economic knowledge, to try to reach the civilized entrepreneurship that has to become the mean of social defense, adaptation of youth to condition of market relations.

The problem of education inseparably connected to science of human, the realization of the role of economic person in social processes. This problem gained new sense, the idea of “economics ” at the end of 20th century is used in such definitions as agriculture of some definite county both generally and particularly; as a definite array of economic relations between people, that is created in the process of economic activity (manufacturing of products and services, exchange of them, sharing the goods, consuming the shared goods); as a scientific discipline, definite system of economic sciences that deals with laws and regularities of economic activities of people, development of definite economic systems [13].

Economic education is considered as an interdisciplinary brunch, that deals with all levels of educating children, youth and adults in correspondence with other brunches as (health, infrastructures, development of private property etc.). Scientists analyze different factors that determine or create the education and influence of education on society and economic systems [9].

Today the main tasks of economic education is:

- In the sphere of education: to adopt the systematizes knowledge, skills concerning economic development by students, to create economic conciseness
- To gain skills of self- actualization and implementing of economic knowledge, to analyze and estimate economic phenomenon and processes
- In sphere of self-actualization: realization of his/her individual economic potential, creation of constant skills of conscious economic behavior and intelligence, positive characteristics, creation of active life position, self-actualization.

In sphere of motivation: people should develop their interest to the problems of economic, to form constant need in economic knowledge, to try to

reach the civilized entrepreneurship that has to become the mean of social defense, adaptation of youth to condition of market relations.

Ukrainian scientists outline 5 phases of economic readiness. Preschool economic education (in a modern preschool educational institution there stated to introduce the material world to each child, these material goods are created by peoples work, they have value, they can be bought, sold, exchanged, presented. That is why they all should be treated well and use rationally; a child gradually is mastering economic nature of things that surround people, the child studies such notions as “my”; a child masters primary forms of economic behavior. It seems that economics and preschooling are polar disciplines, however if it is considered, as a branch of rational running of “house holding” it becomes an inseparable its part. The example is a partial program “Economic education from young ages” that was implemented in preschooling institution “Golden fish” №13 in Energodar. The very preschooling age is the most important and bright to create different qualities of individuals, especially sense of care and economics. Children in the form of a game learn some parts of family budget, for instance, pension, salary, scholarship, they learn about income and outcome [14, p.46].

The preschool education according to economic education includes the creation of skills of rational owner and consumer, development of creative skills of a child, creation of interest to economic knowledge. Economic education starts with family. Students understand the meaning of natural wealth, receive simple understanding about different kind of properties, family incomes and outcomes, pocket money and their rational usage. They learn such definitions as property, manufacturing, trade, good, money, price, market, entrepreneur. The attention is concentrated on teaching children to be provident, careful, hard-working and respective. They are taught to work. That is why we suggest to implement such discipline as “Economic alphabet”, that includes games, excursions. The goals and priorities of preschool education is detailed considered in works of O. Melnik. The scientist emphasizes that the analysis of economic programs for preschool education has showed that today the economic education for students in Ukraine is on the level of developing and that is why it needs different standards to be created, however, the open question is how to provide our students with didactic and methodological materials in primary school? [12].

Education in forms 5 – 7 is characterized by the process of transferring of students from inductively practical to conciseness wordily economic intelligence. Children obtain the discipline “family economic”. The older became children the more active is their participanse in organization of their family’s household (division of family budget, help about the house etc.). It is created valuative

attitude to products of human activity, to time, health, to the profession. Children are taught to save money, to protect them. They think about their needs and the ways of their satisfaction. They deal with such definitions as “price”, “prime cost”, “income”, “privatization”, “salary” and “effectiveness”. They get to know the phases of manufacturing process.

Economic education in forms 8-9 has its own specifics. This age is characterized by increased sense of self-assurance, starts the process of formation of self-esteem. In addition, teenagers start to understand that to maintain their potentials they lack knowledge. As the research show, among so-called “life problems” the majority has economic features. It should be said, that teenagers of 15 or 16 years old has “professional independence”. They become more actively communicate with older generation, with family about the features of work, the level of salary; all these features widen the worldview of teenagers. They began to form their own views about the state, its economics. But this understanding is based on daily bases. The task of economics is that understanding of youth was based upon scientific fundamentals of economic life. Students are taught to work with documents of the official functional style, they are taught to negotiate and to defend their rights.

Studying in senior form is characterized by a great widening of student’s worldview, they gain a need to argumentate different facts theoretically and to unite them according to definite principles. Students have to receive knowledge how to start their own business, to learn main features of entrepreneur business. [15, p. 9 - 10]. The main idea of economic education of senior students is to form such qualities that will help students to work on market conditions: smartness, self-discipline, entrepreneuring. This process has to be regulated by the state [8, p. 9]. In general, we would include such topics as “Money law”, “Finance”, “Financial Fraud” etc., to the general contest of economic education. The essential element of economic education has to be ethic component, in particular, social orthodox doctrine and the topics that are determined to ecologically economic awareness.

In high school, the educational cycle ends and there a specialist is created, one of major competences of modern specialist is economic knowledge that can be combined with skills to use it in different spheres of professional life; flexibility in organization of working process (ability to work both on your own and in groups; ability to learn quick), mobility, self-education, ability to perform creative and scientific activity; ability to adapt to changes in market relations. Ukrainian scientist L. Malimon separated 5 qualities among the most important qualities of manager’s; socially-political awareness, professional skills, managing skills, intellectual characteristics, attitude to people, general working activity [11, p.104]. Higher education in Ukraine needs reforms both in

financin and in management.

In Ternopil there successfully functions a specialized school with advanced study of Economics, in 2003 it received a status of an experimental school of oblast level, there were implemented such tasks as creation of economic intelligence; to curriculum there were included such courses as “Economic Alphabet” that is divided into “Self-actualization”, “Formal Communication”, “Partnership”. This discipline is performed by discussions, formal games, trenings, children projects on “How to Succeed”, “Ternopil is a city of the future” “Taxes: children view” etc. Among awards they have “Educational Institution. Creation of formal modern person with the help of education and upbringing” (2006); “The school of becoming a citizen” (2010); “The leader of modern education” (2016). Among popular children games there are performed “Find Hryvnyu”, “Who invented this thing?”

As we see, the sense of these topics is quite wide, however, as practice shows, the level of economic knowledge of senior students of schools is quite low and it needs to be improved.

When students receive economic knowledge in senior school, it does not mean that the problem of adaptation in market conditions is solved, because their knowledge is not systematized and it has only theoretical basis, so students cannot resist real economic environment. The question of the age is still open, we still analyze what age is the most appropriate for Economics to be studied. The task of economic education is not to “produce” economists, but to teach new economic people. Economics, as a discipline to be learned, has to teach to live together, and it does not mean that the behavior of each separate economic agent, when making a decision is guided by one of the axiom of behavior model of modern economic theory, but it means that multiculturalism is a result; globalization, transcontinental exchange are dominating tendencies of modern economics and any educated person should understand its modern sense. It also does not mean that they will understand these axiom only when they learn the language of economists, L. Grebniov in his article “From person to economics to economics inside the person” he writes “the world has already started to move towards new technologies orienting on competitive approach. Its main idea is to turn into an action nice old words: the student is not a vessel that has to be filled, but a torch that has to be lit” [7].

Globalization, we have already mentioned it, is a complicated multileveled process of consequent qualitative changes in world economics and in all the other spheres of life. It is based on unification of manufacturing, deepen integral process as a result of international transfers of goods, services, invests, development of innovations, global webs. Globalization is not only a specific form of density of social and educational space, but it is a process nonlinear

development of social creativity of individuals. Changing of ideas and knowledge is getting faster than changing of generations. The philosophy of global educating is determined to create a new model of cooperation of a teacher and a student and to develop and implement new pedagogical relations between subjects of educational process. Fast social and political changes of recent years, that are strengthened by globalization are not often rationally estimated. Instead of convergence, understanding and prosperity we observe opposition, pressure economic separation. Social educational institution is on the margin point of oppositions between globalization and national political and economic conflicts. In traditional philosophic fundamentals of social development education is considered as a process of inheriting knowledge, experience, culture from generation to generation. Therefore we concentrate our attention on the past that in the process of educating is inheriting. The differences in approaches to globalization influences are both on the level of national politics and scientifically theoretic researches of scientists. In Ukraine, we admit irreversibility of globalization and integration, so the approach to the estimation of including the country to these processes is more careful. The fundamental is that Ukrainian economics does not correspond the demands of world's concurrence, that is why the major part of theoretical and practical states is criticized.

In the recent years, there is observed significant changes concerning the organization of education. Economic education is necessary in context of the tendencies that spread quickly. A proposal to change the educational system in Finland was a real surprise, as its educational system is considered to be one of the best in the world. But their government made a real revolution in education. The head of educational department of Helsinki Mario Killonen explains these changes as there still exist schools where there study material that was important on 1990s. the demands have changes and we need to create new material that is currently important in 21st century. Instead of different subjects it is suggested to learn in interdisciplinary format. For instance World War II would be considered from the point of view of History, Geography and Maths. Such system is implemented for high school students, starting from 16 years old. According to idea, the student will choose the topics and subjects on his own. The traditional format of communication "Teacher-student" is also changes, there would be groups where there the topic would be discussed. Finnish system is determined to work in groups, so the changes will also be connected to teaching stuff. The governor's plan to renew the system by the year 2020. Nowadays, Ukrainian education on conditions of globalization needs to be reformed both in sense and in form. To form new economic person we need to make changes in sense, starting from kindergarten and primary school. By the

way, in the world there already exist unordinary schools, for example, floating school in Morocco, school-club in Copenhagen, school with individual approach to teaching in Australia, where the educating process is held in small groups, differentiating of children according their individual skills, all students have their individual programs, that is corrected by teachers and parents; school where it is taught what so you want to become (USA), children are taught only the most necessary things for their life. According to this program there already work 55 educational institutions. In such schools give up an ordinary approach to education, teachers develop in students flexibility of mind, concentrating on innovations, they are taught to use 3D modeling to build houses for games, students have their own playlists of their own daily tasks on their iPods. Studying unites participation and creativity, it is determined not to lose the interest for studying. Students work on such problems as waste recycling, they build 3D model of NY etc. by the way, green school in France is allover covered with plants, because it is believed that students have to spend more time outdoors, because sitting in dusty classrooms affects badly not only health, but also mood. When the weather is fine, the lessons are organized outdoors.

In Ukraine there are educational institutions that are determined to educate a child for his/her future profession according to the franchising system, this system gained popularity during the recent years. This way of business organization, where there franchiser is a company-owner, hat suggests independent businessmen or company a right for selling goods and services on condition to sell them under already existing logos. The franchising collection of services is a full business system, that gives a possibility to work on definite business sphere without experience. For example, Helen Doron English school, school of mental arithmetic "Soroban". The only school in Ukraine – business school for children and teenagers from 7 to 17 years old "Mini Boss" offers 24 subjects in their curriculum to develop entrepreneur's skills. This school was established in the year 2000 after receiving high results during scientific experiment from implementing course "Business Class" (Economics + Psychology). There are 22 disciplines that are gradually implemented: technology of developing giftedness, personal growth, family economics, rhetoric, psychology, microeconomics, project management, basis of presentation, philosophy, macroeconomics, formal English, international economy, course of investing, course of design, course of creativity, etc.; Computer academy "SHAG" ("Step") offers unique programs of training for "Programming", "Web-design" etc. Among popular business schools we have to mention Creative Academy IWonder, school of business development of teenagers Start Now, creative international children school, School of young businessmen, Center of development of teenagers «Kidbi», Children School of

business and leadership «Kids». Education is determined to develop economic intelligence, to form economic culture. Such programs are not free, their cost is from 850 to 5000 hryven per month, so because of material status not every family can afford to let their children attend such school.

Less costly option to form finance literacy is school of finance success for children from 6 to 17 years old organized by PrivatBank. The educating program “JuniorBank” was started in 2009 in Ukraine. Today JuniorBank works in Ukraine and Latvia, it unites around 500 000 students. In 2012 JuniorBank was awarded as one of the most efficient educative programs in Ukraine on the basis of international exposition “Education and Career” that is annually held by Ministry of education and National Pedagogical academy of Ukraine. The first gold medal for development of methodic of educating at schools received bank program, today it is one of the most massive programs. When issue a card Juniorcard each client can attend practical lessons in form of a game just for free.

Conclusions. The fact that economic education has to be implemented with economic bringing up is clear, these two items are connected that is why we consider them in complex. Economic educating has to be systematized, determined to form economic intelligence, to form features of economic identity that coincide with market nature. Economic education as an organized pedagogical activity has to be thought through, determined to form economic conciseness. Economic education is integrated, it is fulfilled through all the school subjects as well as in the process of extra-curriculum activities. A vast majority of attention in economic education has to be given to meetings with managers. The sense of economic education in different historical periods was determined by needs of socially-economic development of society. On one hand, economic education is simultaneously a phenomena of subjective self-interpretation of an individual, a release of economic freedom and a phenomena of your own creative and self-actualized development, on the other hand, it is a social and historical necessity. The fight, opposition, cooperation, supplementation and harmony of all these tendencies is a moving force of becoming a new economic person as a result of finding clue to the questions and of solving the problems of Ukrainian society of 21st century.

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