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## IMPORTANCE OF CHILDREN'S FINANCIAL EDUCATION AND BEHAVIOR

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**Annotatsiya.** Moliyaviy ta'lim bolalarning umumiy rivojlanishining muhim jihati bo'lib, u nafaqat pulni boshqarish ko'nikma va ko'nikmalarini shakllantiradi, balki kelajakda ularning xatti-harakatlariga ham ta'sir qiladi. Moliyaviy savodxonlik hayotning ajralmas qismiga aylanib borayotgan bugungi iste'mol jamiyatida ota-onalar bolalarga moliyaviy xulq-atvor asoslarini o'rgatish masalasiga alohida e'tibor qaratishlari zarur.

**Kalit so'zlar:** moliya, bolalar, ota-onalarni qo'llab-quvvatlash, moliyaviy savodxonlik, farovonlik, investitsiyalar, aktivlar, majburiyatlar, sug'urta.

**Abstract.** Financial education is an important aspect of the overall development of children, which not only forms the skills and abilities to manage money, but also affects their behavior in the future. In today's consumer society, where financial literacy is becoming an integral part of life, parents should pay special attention to teaching children the basics of financial behavior.

**Keywords:** finance, children, parental support, financial literacy, well-being, investments, assets, liabilities, insurance.

**Аннотация.** Финансовое образование является важным аспектом общего развития детей, которое не только формирует навыки и умения распоряжаться деньгами, но и влияет на их поведение в будущем. В современном потребительском обществе, где финансовая грамотность становится неотъемлемой частью жизни, родителям следует уделять особое внимание обучению детей основам финансового поведения.

**Ключевые слова:** финансы, дети, родительская поддержка, финансовая грамотность, благополучие, инвестиции, активы, обязательства, страхование.

**Introduction.** In Uzbekistan, financial literacy has recently become an important topic. Financial literacy encompasses skills such as managing personal finances effectively, making informed borrowing and investment decisions, and planning a personal budget. These skills are crucial for improving the economic well-being of the population.

In recent years, the government of Uzbekistan, along with several banks and financial institutions, has been conducting initiatives aimed at increasing financial literacy among the population. For instance, the Central

Bank of Uzbekistan has focused on introducing financial literacy classes in schools and universities and organizing various seminars. Efforts have also been directed at raising awareness about credit and deposit systems, encouraging interest in investments and stock trading, and promoting proper use of financial services like pensions and insurance.

**Literature review.** The understanding of financial literacy as a characteristic of financial behavior has made it necessary to refer to works that reveal different aspects of financial behavior. Among the authors who

studied financial behavior, one can distinguish both foreign - J. Keynes, K. Polanyi, D. Ricardo, M. Friedman, F. Hayek, P. A. Sorokin, J. Schumpeter, and domestic researchers - T. Yu. Bogomolov, L. M. Grigorieva [6], Yu. Yu. Volkov, A. V. Karavai, P. M. Kozyrev, L. A. Presnyakov, V. V. Radayev, G. G. Sillaste, V. S. Tapilin, A. I. Fotikhov, R. T. Nasibullina and others.

Consequently, by "household finances" we will understand the totality of monetary relations of households (both individuals and families of different sizes and compositions). This approach is used in particular by E. A. Dmitrieva: "Household finances are the totality of monetary relations regarding the creation and use of funds of money, which the household and its individual participants enter into in the process of their socio-economic activity"[5].

**Analysis and results.** Financial education is an important aspect of the overall development of children, which not only forms the skills and abilities to manage money, but also affects their behavior in the future. In today's consumer society, where financial literacy is becoming an integral part of life, parents should pay special attention to teaching children the basics of financial behavior. In this article, we look at the importance of financial education for children, its impact on their behavior and the main approaches to introducing financial knowledge into the lives of young people.

**The importance of financial education.** Building financial skills. Children's financial education helps

them realize the value of money and develop the skills needed to successfully manage their financial condition. Children trained in the basics of personal finance learn:

- Plan your budget
- Set financial goals
- Make conscious spending
- Create reserve funds and save money

Prevention of financial problems. Teaching children financial literacy early can reduce the risk of them facing debt and financial hardship in the future. Having studied how loans, interest and other financial instruments work, children will be more prepared for the financial challenges of adulthood [7].

Improving overall well-being. Financially literate children have a better chance of a prosperous life. Knowing how to use finances properly can help them achieve their goals, such as getting an education, buying a home or planning for retirement. In addition, successful financial management helps reduce stress and improve living standards.

**The impact of financial education on children's behavior.** Attitudes and habits. Financial habits are formed in childhood, and parents play a key role in this process. Children observing their parents' healthy financial habits are more likely to adopt these attitudes. For example, if a family discusses the importance of saving, the question of how to spend money, children are likely to grow up with similar attitudes.



## Understanding Kids Cognitive Abilities

Children go through defined stages of cognitive development that impact how you teach them.



### Emotional perception of money [1]

Financial education also helps children understand the emotional aspects of money. Learning the relationship between money and emotions can help children learn to cope with excessive desires and impulsive purchases. This, in turn, affects their choice and behavior in situations requiring financial decisions.

Developing critical thinking. Financial literacy involves not only teaching specific skills, but also developing critical thinking. Children with sufficient knowledge of financial instruments tend to question advertising promises, make informed choices, and be more responsible about their money.

**Financial Education Core Components.** Training programs and courses. There are many programs and courses aimed at teaching children financial literacy. These programs include lectures, hands-on sessions, and games that make learning fun and interactive:

- School courses: Introduction of financial literacy as a compulsory subject in schools.
- Online courses: Platforms offering in-game learning.

- Webinars and seminars: Interactive sessions for children and adolescents

Games and simulations. Monopoly is one of the most effective ways to learn. There are many board and computer games that teach children the basics of financial management. Some of them are:

- Monopoly is a classic game that teaches investment and money management skills.

- Computer simulations - allow children to manage virtual finances and make decisions in various scenarios [2].

Parental support and examples. Parents play an important role in their children's education. Involving parents in financial discussions, joint budget planning and spending analysis helps children learn important lessons. Examples:

- Discussion of the family budget.
- Participation of children in purchases with an explanation of financial obligations.
- Creating joint savings to achieve a specific goal.

**How to introduce financial education into everyday life.** Discussion of expenses and savings. Regular discussions about financial matters in the family can help children

understand the importance of budget planning. Parents should talk about their expenses, income and saving principles

Creating a pocket money system. Handing out pocket money can be a great way to teach kids how to manage their finances. Creating a system where children can earn money for doing household chores or achieving educational success promotes responsibility and self-reliance.

Learning through practice. Practical application of knowledge is a key

point in learning. Offer children to manage their pocket money, set them tasks related to planning the desired purchase, help them analyze how best to distribute their funds [8].

Use of technology. Modern technology can be useful in teaching financial literacy. There are many budget apps that help track spending and revenue, as well as training websites and platforms that offer useful resources for children and their parents.

## 9 pillars of financial literacy to know



## Examples of successful financial education programs [3]

Programs in schools. Many countries have public and private programs aimed at teaching children financial literacy. For example, in the United States, programs such as Junior Achievement offer financial literacy courses for students of all ages.

Non-governmental organization. Non-governmental organizations such

as the National Financial Literacy Association or other charities offer resources to teach children and adolescents the basics of financial management.

Family-level initiatives. There are also many initiatives at the individual family level. Studies show that families who actively discuss financial issues

demonstrate higher levels of financial literacy in their children [4].

**Conclusion.** Children's financial education is an important aspect of their overall development. It not only builds financial management skills, but also contributes to the development of responsibility, critical thinking and a healthy attitude towards money. A clear understanding of financial concepts and active application in practice will

help children grow up to be financially literate people who can make informed decisions in the future. By investing time in teaching children financial literacy, we are laying the groundwork for their successful and stable adult lives. Ensuring that our children are equipped with these vital life skills will empower them to navigate the complex financial landscape they will inevitably face in the future.

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