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FORMING PROJECT BUDGET FOR FINANCIAL AND ECONOMIC LITERACY FOR CHILDREN OF PRESCHOOL AND PRIMARY SCHOOL AGE USING MICROSOFT OFFICE PROJECT¹

Abstract. *The financial services market is developing rapidly in today's dynamic world. The financial inclusion of our compatriots directly depends on their financial and economic literacy. Therefore, awareness of Ukrainian citizens with financial and economic terms, as well as the basics of financial transactions should take place in childhood. The aim of the article is to draw up the budget of the educational project of financial and economic literacy for the children of preschool and primary school age with the help of the Microsoft Office Project. The article describes the features of the project (purpose, existing hierarchical goals, coordinated implementation of related actions, time frame, availability of the budget, uniqueness). The project of financial and economic literacy for the children is classified into certain types of projects according to different classification criteria (scale, duration, industry affiliation, functional direction, the nature of the parties involved, the degree of complexity, the composition and structure of the organizations involved, the requirements for project quality, the degree of binding, the degree of communication, the number of participants). The step-by-step algorithm of project development from the establishment of the project team to project budget formulation is created and described. Methods used: SWOT-analysis (to identify strengths and weaknesses, threats and opportunities of the project), critical path (for planning project work), budgeting (for project budgeting). The algorithm of automated scheduling of project tasks in the Microsoft Office Project program is described. The project budget includes the costs of printing presentation materials; creating drawings to explain the financial and economic terms that will be used in the children's book; creating a layout and printing a children's book; creating a cartoon; creating a project web page; remuneration of teachers for conducting training sessions. The time frame of the project was 5,5 months. The universality of the project is indicated, as it can be implemented by teachers of economic departments of any institution of higher education in Ukraine. It is noted that the developed project of financial and economic literacy for the children can serve as a basis for other educational projects in preschool or school education or for similar projects of financial and economic literacy, where the target audience will be middle and high school students studying in general secondary education institutions, gymnasiums, lyceums.*

Keywords: budget, project, financial and economic literacy, children of preschool and primary school age, Microsoft Office Project.

JEL classification: G00, H60, C88, J15, J24.

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The financial literacy of Ukrainians is low. And this, of course, affects the level of their personal well-being. As the financial services market is developing rapidly in today's dynamic world, there is an urgent need for the financial inclusion of our compatriots, which directly depends on their financial and economic literacy. In our opinion, the awareness of the citizens of Ukraine with the financial and economic terms, as well as the basics of financial transactions should take place in childhood. After all, thanks to the acquired knowledge and skills, they will be able in the future to draw up their own budget, control expenditures, make sound financial decisions, be able to save and treat loans wisely. The implementation of the project of financial and economic literacy for children by the scientific and pedagogical staff (hereinafter – SPS) of the economic and finance departments of higher education institutions (hereinafter – HEIs) of Ukraine will help to lay the foundation of such knowledge.

It should be noted that the Organization for Economic Co-operation and Development recommended in 2005 that financial education starts as early as possible and be provided in schools. After all, its inclusion in the curriculum from an early age allows children to acquire knowledge and skills for the formation of responsible financial behavior at every stage of their education. This is especially important given that parents may be ill-prepared to teach their children how to handle money: the level of financial literacy is generally low worldwide [1].

A number of publications by domestic and foreign authors are devoted to the formation of financial literacy of various groups of young people. In particular,

they researched the following issues: V. Andriichuk – best practices in the teaching of financial literacy in primary schools [2], N. Baradiya – competence approach in the process of studying financial literacy in the gymnasium and lyceum [3], M. Vozniuk, S. Boiko – financial literacy lessons in children's health institutions [4], O. Pyskun, N. Sokol – development of entrepreneurship and financial literacy of senior pupils in the process of technological education [5]. Regarding project activities in this area, it is worth noting the work of such scientists as V. Andriiivska, L. Bilousova, A. Sapenko, who described the STEAM project for the development of pupils' financial literacy [6]. Scientific research by foreign authors addressed the following issues: V. Frisancho – the impact of financial education for youth [7], N. Garg, S. Singh – analysis of the level of financial literacy of young people in the world [8].

However, these authors did not focus on the cost aspects of teaching financial and economic literacy of the youngest members of society.

We believe that teachers of the economic disciplines of the HEIs should be actively involved in teaching children financial and economic literacy. They can plan this type of work in the form of a short-term project with an appropriate budget. It should be noted that project activities within the HEI can be quite diverse. Accordingly, project budgets will be different. Thus, a monograph «Managing the development of higher education of Ukraine in European educational area» [9] describes a number of projects in the HEIs:

– conducting an admission campaign at the university (educational and marketing project);

– conducting the All-Ukrainian competition of student scientific works (educational project);

– preparation of the Doctor of Philosophy (PhD) in the postgraduate course of the HEI (scientific and educational project);

– preparation of the doctor of sciences in the doctoral program of the HEI (scientific project).

In particular, the project budget for the university's admission campaign amounted to UAH 39,000. The time limits of the project were from July 1, 2019 to September 30, 2019. The project planned labor resources (applicants, admissions committee), as well as material (100 packs of office paper) and financial (costs for stationery, printing forms and rules of admission) [9, p. 454–458, 461–463].

In turn, the budget of the project of conducting the All-Ukrainian competition of student scientific works within one HEI was much more modest – UAH 1,000. The time frame of this project was the 2018/2019 academic year. Labor (chairman, deputy chairman, secretary and members of the organizing committee; public relations department; general department; members of the branch competition, mandate and appeal commissions), material (diplomas) and financial (costs for stationery) resources were planned for it [9, p. 479–488].

The budget of the project of preparation of the Doctor of Philosophy in the HEI amounted to UAH 13,250. The time limits of the project were from October 1, 2018 to September 30, 2022. The labor resources of the project were a graduate student, supervisor, academic council of the university; financial – the cost of publishing abstracts, articles,

announcements for the defense of the dissertation, printing services, sending abstracts and transportation costs [9, p. 494–505].

A budget in the amount of UAH 12,250 was provided for the project of preparation a doctor of sciences in the HEI. The time limits of the project were from October 1, 2018 to September 30, 2020. Its labor resources include doctoral student, scientific consultant, and the academic council of the university. The financial resources of the project included covering the costs of publishing abstracts, articles, announcements for the defense of the dissertation, printing services, sending abstracts, and transportation costs [9, p. 506–513].

In general, any project allows:

– detail the works (tasks) required for its implementation;

– allocate labor, material, or financial resources for each task;

– effectively manage the content, time, and resources of the project;

– identify critical works of the project, the delay of which may affect the timing of project completion.

The purpose of the study is to form a budget for an educational project of financial and economic literacy for children with the help of the Microsoft Office Project. The following tasks were set and performed to implement it:

1) define the characteristics of the project and form an algorithm for its development;

2) draw up a list of the activities (tasks) that are part of the project, and build on their basis a Gantt chart;

3) allocate resources to tasks and form a project budget.

Theoretical principles of research. The development of the project of financial

and economic literacy for children was based on the theory of project management. The research methodology consists of SWOT-analysis (to determine the strengths and weaknesses of the project, its threats, and opportunities), critical path method as one of the most well-known network planning methods (for project planning), budgeting (to create a project budget).

Results of the research. First, let's define the characteristics of the project of financial and economic literacy for children. They are:

1. Purpose – to provide a foundation of financial and economic literacy for preschool and primary school children.
2. Existing hierarchical goals – conducting the preparatory, main, and final stages.
3. Coordinated implementation of related actions – training of the youngest members of society will be conducted in accordance with the developed

by scientific and pedagogical staff (hereinafter – SPS), which are part of the project team, curriculum and schedule.

4. Time frame – 5,5 months.

5. Availability of the budget – covering the costs of printing presentation materials for potential investors of the project; creating drawings to explain the financial and economic terms (hereinafter – FET) that will be used in the children's book; layout and printing of children's book; creating a cartoon to explain FET; development of the project web page; remuneration of SPS involved in the project.

6. Uniqueness – children's education will take place in kindergartens and schools of one city by teachers working in the economic and finance departments of the HEI, using a specially created book and cartoon.

Characteristics of the project are shown in Fig. 1 according to different classification criteria.

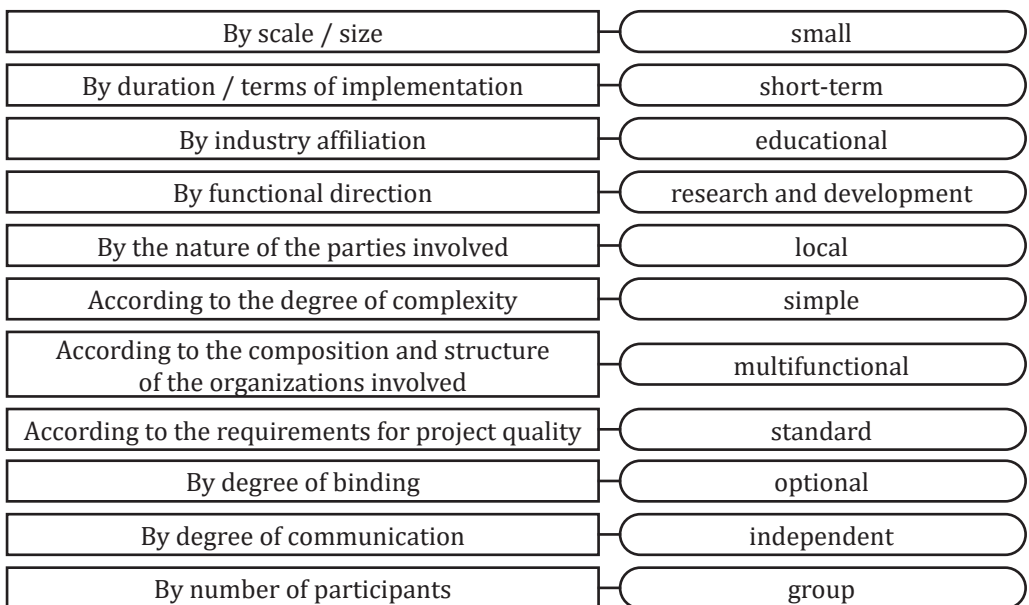


Figure 1. **Characteristics of the project according to different classification criteria**
 Created by the author.

Then we will design an algorithm for project development. It consists in performing a series of sequential actions listed in Fig. 2.

In total, it is expected that the project will be able to implement eight SPS – employees of the finance department of the HEI. Time limits of the project: from January 17, 2022 to June 30, 2022. Non-working days in the project are Saturdays, Sundays, as well as holidays that fall on this period.

The purpose of the project: formation of the principles of financial and economic literacy for children of preschool and primary school age in the city chosen for the implementation of the project. Project objectives:

1. Development of curriculum and presentation materials; printing of presentation materials (50 booklets).
2. Search for sources of funding.
3. Create 20 drawings to explain the FET that will be used in the children's book.

4. Creating a layout and printing a children's book (circulation – 1,000 copies).

5. Creating a cartoon (duration – 10 minutes).

6. Creating a project web page.

7. Identification of kindergartens/schools for project implementation, scheduling, and conducting training sessions.

8. Summarizing and exchange of experience with non-governmental organizations (hereinafter – NGOs) in the field of education

9. Information support of the project.

The target audiences of the project are pupils in the senior groups of kindergartens and pupils in the lower grades of general secondary schools. Its implementation requires the involvement of the following partners: publishing house, design studio, TV and radio company (hereinafter – TRC). The stakeholders of the project are the investor (sponsor, grantor), the

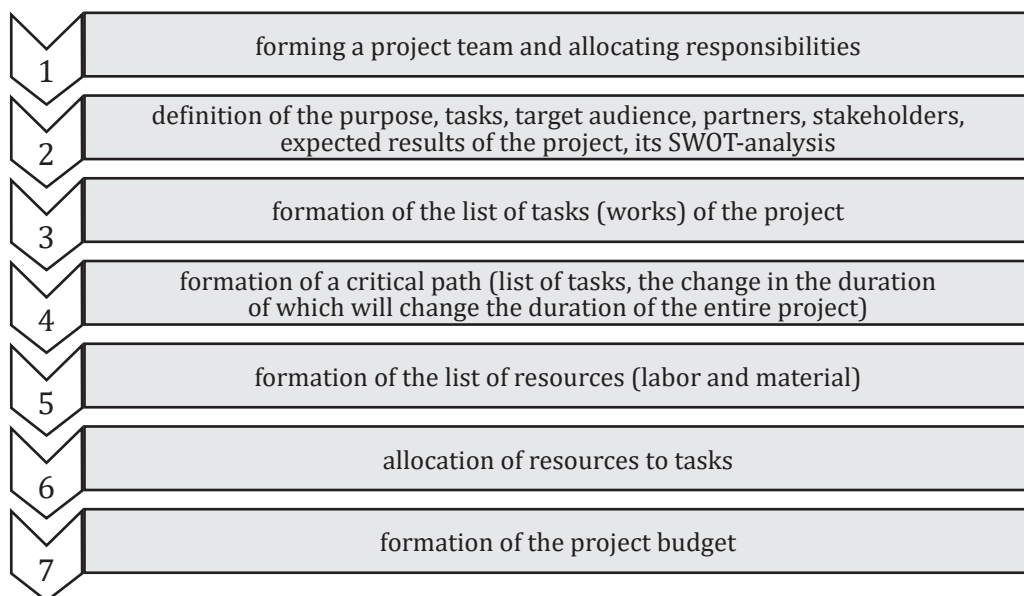


Figure. 2. **Algorithm of project development**

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management of the HEI, the Department of education and science of the regional state administration (hereinafter – RSA), the Department of education of the city council, kindergartens, general secondary schools, as well as publishing house, design studio, and TRC. The expected result of the project: the youngest residents of the city who have basic knowledge about wages, family budget, income, expenses, savings, credit, interest, deposit, price of goods/ services, taxes, etc.

The list of strengths and weaknesses of the project, its threats and opportunities is presented in Fig. 3, tasks – in Table 1.

The following information is given for each task in Table 1: line number in the project, number in the structural decomposition of works (hereinafter –

SDW), name, implementation costs, duration, start and end dates, line numbers of predecessor tasks, names of assigned resources with units. Critical project activities whose delays result in the postponement of the completion date include the tasks under numbers 4–7, 10, 15–18, 22–24.

Automated scheduling of project tasks in the program Microsoft Office Project should be carried out according to the following algorithm:

- download the program;
- start a new project;
- change of working hours;
- formation of the list of project tasks;
- creating a hierarchy of tasks;
- entering the duration of lower-level tasks;
- creation of milestones (events, checkpoints);

Strengths	Weaknesses
1. Professional project team (SPS of the department of finance). 2. Territorial proximity of the project team to the target audience (one city). 3. Established contacts with the local publishing house. 4. Established contacts with the local TRC to cover and advertise the project in the media.	1. Lack of time of project team members due to significant workload (educational, scientific, disciplinary, career guidance) at the main place of work. 2. Lack of experience in conducting group training sessions with pupils in kindergartens. 3. Lack of experience in conducting group classes with junior pupils.
Opportunities	Threats
1. Involvement of teachers of the department of general pedagogy and preschool education of the HEI in advising on conducting training sessions with pupils of kindergartens. 2. Involvement of teachers of the department of theory and methods of primary education of the HEI in advising on conducting classes with primary school pupils. 3. Involvement of teachers of the department of design of the HEI in the creation of drawings and layout of children’s books, cartoon production. 4. Financing of the project at the expense of kindergartens/schools. 5. Financing of the project at the expense of parents of children of preschool and primary school age.	1. Low interest in the project from the city authorities – the Department of education and science of the RSA or the Department of education of the city council. 2. Delay in payments made through the Office of the State treasury in the region. 3. Non-compliance with deadlines for orders by a publishing house or design studio. 4. Unsatisfactory execution of orders by a publishing house or design studio. 5. Morbidity among project team members in connection with the COVID-19 coronavirus pandemic.

Figure 3. SWOT-analysis of the project

Created by the author.

Table 1

Project tasks

No line	SDW	The name of the task	Costs, UAH	Duration, days	Beginning	End	Predecessors	Resource names
0	0	Financial and economic literacy for children	182300	113	Mon. 17.01.22	Thurs. 30.06.22		
1	1	The beginning of the project	0	0	Mon. 17.01.22	Mon. 17.01.22		
2	2	Preparatory stage	110300	44	Mon. 17.01.22	Fri. 18.03.22		
3	2.1	The beginning of the preparatory stage	0	0	Mon. 17.01.22	Mon. 17.01.22	1	
4	2.2	Curriculum development	0	2	Mon. 17.01.22	Tues. 18.01.22	3	SPS
5	2.3	Development of presentation materials	0	2	Wed. 19.01.22	Thurs. 20.01.22	4	SPS
6	2.4	Printing of presentation materials	800	1	Fri. 21.01.22	Fri. 21.01.22	5	Booklets [50 booklets]
7	2.5	Search for sources of funding	0	15	Mon. 24.01.22	Fri. 11.02.22	6	SPS
8	2.6	Creating drawings to explain FET	2000	12	Mon. 14.02.22	Tues. 01.03.22	7	Pictures [20 pictures]
9	2.7	Creating a layout and printing a children's book	20500	6	Wed. 02.03.22	Thurs. 10.03.22	8	Layout [1 lay]; Book [1 000 books]
10	2.8	Creating a cartoon to explain FET	85000	24	Mon. 14.02.22	Fri. 18.03.22	7	Cartoon [10 min.]
11	2.9	Creating a project web page	2000	15	Mon. 14.02.22	Fri. 04.03.22	7	Web page [1 page]
12	2.10	Completion of the preparatory stage	0	0	Fri. 18.03.22	Fri. 18.03.22	9;10;11	
13	3	Main stage	72000	62	Mon. 21.03.22	Mon. 20.06.22		
14	3.1	The beginning of the main stage	0	0	Mon. 21.03.22	Mon. 21.03.22	12	
15	3.2	Identification of kindergartens / schools for project implementation	0	1	Mon. 21.03.22	Mon. 21.03.22	14	Department of education and science of the RSA; Department of education of the city council
16	3.3	Development of a schedule of training sessions	0	1	Tues. 22.03.22	Tues. 22.03.22	15	SPS
17	3.4	Conducting training sessions	72000	60	Wed. 23.03.22	Mon. 20.06.22	16	SPS
18	3.5	Information support of the project	0	60	Wed. 23.03.22	Mon. 20.06.22	16	TRC
19	3.6	Completion of the main stage	0	0	Mon. 20.06.22	Mon. 20.06.22	17;18	
20	4	Final stage	0	7	Thurs. 21.06.22	Thurs. 30.06.22		
21	4.1	The beginning of the final stage	0	0	Tues. 21.06.22	Tues. 21.06.22	19	
22	4.2	Summarizing the project	0	4	Tues. 21.06.22	Fri. 24.06.22	21	SPS
23	4.3	Exchange of experience with NGOs of educational profile	0	3	Mon. 27.06.22	Thurs. 30.06.22	22	SPS; NGOs
24	4.4	Information support of the project	0	7	Tues. 21.06.22	Thurs. 30.06.22	21	TRC
25	4.5	Completion of the final stage	0	0	Thurs. 30.06.22	Thurs. 30.06.22	23;24	
26	5	Completion of the project	0	0	Thurs. 30.06.22	Thurs. 30.06.22	25	

Created by the author.

- linking lower-level tasks;
- formation of SDW;
- identification of a critical path;
- establishment of the list of resources;
- allocation of resources to tasks;
- formation of the project budget;
- development of the basic plan.

The algorithm is described in more detail in the monograph [9, p. 459–460].

This program was chosen because it is part of the Microsoft Office package and contributes to better visualization of project information. In addition, a large number of educational publications and videos on how to work with the program are available on the Internet.

The Gantt diagram, built in Microsoft Office Project, provides a network chart of the project is shown in Fig. 4.

It should be noted that the main resources of the project are labor (SPS – 8 people, Department of education and science of the RSA, Department of education of the city council, TRC, NGOs of educational profile) and material (booklets worth UAH 16/unit, drawings – UAH 100/unit, children’s book layout – UAH 500, a book – UAH 20/unit, a cartoon – UAH 8,500/

min., web page – UAH 2,000). SPS is paid only for training sessions – UAH 6,000/week for the whole group of workers together.

The total budget of the developed project amounted to UAH 182,300, of which the presentation materials will be printed at the expense of the project team. The project budget includes the costs of printing presentation materials; creating drawings to explain the FET that will be used in the children’s book; creating a layout and printing a children’s book; creating a cartoon; creating a project web page; remuneration of teachers for conducting training sessions.

Summing up the results of the study, it should be noted that the project described above is universal, as it can be implemented by SPS of the economic departments of any Ukrainian HEI. The project may include other kindergartens/schools in the city, district or region if funding increases. After all, the knowledge gained by children will lay the foundation for their further responsible attitude to personal finances, making sound financial

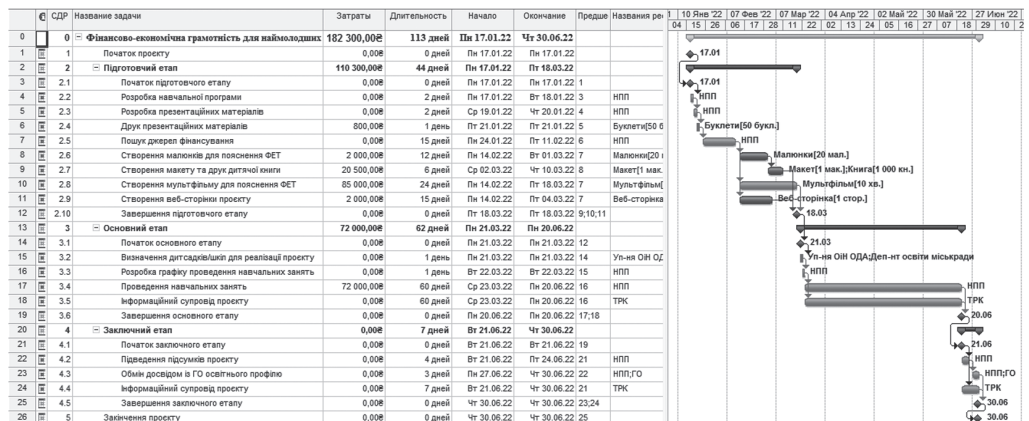


Figure 4. Gantt chart of the project in the Microsoft Office Project program (in Ukrainian and Russian)

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decisions, personal financial stability (well-being), and thus financial security of the state.

Prospects for further research can be seen in the fact that a financial and economic literacy project has been developed for children, thanks to a relatively small budget (UAH 182,300) may serve as a basis for planning and implementing other educational projects in preschool or school edu-

cation or for similar projects of financial and economic literacy, where the target audience will be the senior age category – students of secondary and upper secondary institutions, gymnasiums and lyceums. In addition, if the developed project is implemented, the deviations between the basic and actual plan of the observed project, as well as the problems encountered by the project team, can be investigated.

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ФОРМУВАННЯ БЮДЖЕТУ ПРОЄКТУ ФІНАНСОВО-ЕКОНОМІЧНОЇ ГРАМОТНОСТІ ДЛЯ ДІТЕЙ ДОШКІЛЬНОГО ТА МОЛОДШОГО ШКІЛЬНОГО ВІКУ ЗАСОБАМИ MICROSOFT OFFICE PROJECT

Анотація. Стаття присвячена питанням формування бюджету короткострокового проєкту фінансово-економічної грамотності для вихованців старших груп дитячих садків і учнів молодших класів закладів загальної середньої освіти за допомогою програми Microsoft Office Project. Підкреслено важливість ознайомлення громадян України із фінансовими й економічними термінами, а також основами проведення фінансових операцій ще в дитячі роки. У процесі дослідження встановлено ознаки проєкту та сформовано алгоритм його розроблення: формування команди проєкту та розподіл обов'язків; визначення мети, завдань, цільової аудиторії, партнерів, стейкхолдерів, очікуваних результатів проєкту, його SWOT-аналіз; складання переліку завдань (робіт) проєкту; формування критичного шляху (переліку завдань, зміна терміну виконання яких вплине на тривалість усього проєкту); складання переліку ресурсів та їх розподіл на кожне завдання; формування бюджету проєкту. Передбачено, що проєкт зможуть реалізувати вісім науково-педагогічних працівників (НПП) – співробітників кафедри фінансів закладу вищої освіти. Реалізація проєкту розрахована на 5,5 місяця. Бюджет проєкту становить 182 300 грн. У ньому передбачено витрати на друк презентаційних матеріалів; створення рисунків для пояснення фінансово-економічних термінів (ФЕТ), що будуть використані в дитячій книзі; розроблення макета і друк дитячої книги; створення мультфільму для пояснення ФЕТ, вебсторінки проєкту, а також оплату праці НПП. Наголошено, що реалізувати такий проєкт можуть НПП кафедр економічного профілю будь-якого ЗВО України. Окреслено альтернативи розширення цільової аудиторії проєкту в разі збільшення фінансування.

Ключові слова: бюджет, проєкт, фінансово-економічна грамотність, діти дошкільного та молодшого шкільного віку, Microsoft Office Project.

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