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**The development of professional competence of a teacher  
in the system of preparation for the implementation  
of the through content line of the New Ukrainian School "Entrepreneurship and  
Financial literacy"**

The article deals with the actual problems of introducing of the concept of the New Ukrainian School into the education system of Ukraine and its implementation within boundaries of the through content lines. Attention to the plurality of the trends affecting the formation of the educational content in the world, European space, Ukraine is drawn. It is noted that the reform of the Ukrainian school is associated with the adoption of modern educational values, the updating of a competent approach to students' learning, the introduction of a wide range of technologies and teaching methods. Attention on the through educational line "Entrepreneurship and Financial literacy", which will be implemented in the content of all school subjects is focused. It is noted that the teachers already have some experience in introducing of the economic knowledge into the process of studying of the schoolchildren, the scientists have created the programs, textbooks, teaching aids in this direction. The main content is described in two paragraphs. The first is that the through content line of the New Ukrainian School "Entrepreneurship and Financial literacy" is a powerful educational and personal resource of the school youth. In the second one - some issues of the teacher's professional competence development in order to prepare for the implementation of the through content line of the New Ukrainian School "Entrepreneurship and Financial literacy" are presented.

## **Introduction**

The present education is diverse, varied, simultaneously approved and criticized, problematic and predictable, in general, positive and predictable. Education as a category of XXI century is being studied by many branches of the scientific knowledge, because exactly in the system of education (state, private, public, etc.) it is possible to transform the knowledge, transmit it from generation to generation. Without going into the assessment of its extraordinary role in human life, we focus on the understanding of such an educational phenomenon as the New Ukrainian School, which broke at a frenzied speed into the public consciousness and forced the teachers and society to treat it with respect.

What the implementation into the content of the school education the through content line "Entrepreneurship and Financial literacy" is conditioned on? The answer provides an understanding of the financial literacy as the ability of the individuals to calculate the costs and incomes, short-term and long-term financial planning; to optimize the relationship between consumption and savings; to understand the features of various financial products and services, to have current information on the situation in financial markets [1]. Sociological studies highlight the low level of financial well-being of the families in Ukraine (39% have enough money for products and clothes, there are difficulties in acquiring durable goods, 36% have enough money only for products, there are difficulties with the purchase of clothes). In case of occurrence of the financial difficulties, 53% reduce their expenses and spend savings, 19% borrow the necessary amount from friends and relatives. Only 5.3% of them use credit card and only 1.9% borrowed from the bank [2]. Most Ukrainians are not accustomed to keeping a detailed family budget. Although 18% keep the records of all their incomes and expenses, 15% keep the partial records, but 44% of families have only a general idea of how much they earn and spend. More than half of Ukrainians have never planned a family budget and spend their incomes chaotically, without thinking about the possibility of savings. The main items of spending - food and daily needs, 27% can not save anything. Every

second citizen of Ukraine retains free resources at home in cash because of insufficient financial awareness of institutions and services [there]. Consequently, the relevance of economic knowledge is undoubted, and it is undoubted the relevance of the teachers' training to the implementation of the through content lines in the Ukrainian school education.

**The through content line of the New Ukrainian School**  
**"Entrepreneurship and Financial literacy"**  
**as an educational and personal resource of the schoolchildren**

The phenomenon of the New Ukrainian School (NUS) is actively being explored by both scholars and practitioners in many ways: as a category of scientific knowledge, as the content and technology of education, as an object of educational management, as a metaphorical name for changes in the educational system, as an economic basis for activity of the educational institutions, etc.

Over 200 internet articles offered in response to the direct request, numerous publications about the seminars and conferences of teachers and parents can be thematically combined in the key sense: what is new? The ambiguity of this phenomenon enhances the elementary appeal to the Great Explanatory Dictionary of the Ukrainian language, which contains 8 values of the adjective “new”: 1. What recently appeared, appeared, did not exist before, recently made, created...; which had not been used before, was not used, which was not in use. 2. What concerns the nearest time; modern. 3. Recently discovered, invented, unveiled, created... 4. Absolutely different, not the one that was before. 6 Which comes to change the previous, replaces it ... [3, p. 624-625]. We have focused attention only on those values that can be applied as a characteristic of the category of education, but the advantage is given to the latter: which comes to change the previous, replaces it.

In this sense, the NUS became crystallized as a result of the changes and innovations that accompanied the development of education in Ukraine on the border of the XX-XXI centuries and actively influenced its various aspects: from the state

approach to the full-fledged modern providing of the industry to the public assessment of its effectiveness in relation to a particular person. And though the introduction and mastery of the innovations in education was not always effective and unequivocally useful, and was provided with different methods, but always the main burden fell on the school teachers, actively encouraging them to upgrade their professional knowledge.

The direct development of the concept and formation of the NUS as an educational phenomenon of modern times was accompanied and stimulated by various factors, events of various content and meaningful status, the participation of some specific individuals, or vice versa, a certain resistance of society. A thorough analysis of the status of education by the National Academy of Pedagogical Sciences of Ukraine [4], the state approach of the government [5], the activities of the public organizations and non-governmental institutions [6; 7; 8], the needs of citizens gave birth to the NUS.

An important resource for the development and implementation of the NUS Concept was the study and introduction of the other countries' experience in developing of the contemporary content of the students' education and the methods, technologies and practices for ensuring the development of the key competencies in the learning process, which is conditioned and strengthened both by an orientation of social life to the common European values as well as the personal needs of the education customers - students and parents.

In particular, the authors of the "The Open Book of Social Innovation" [9] emphasized the social character of the innovation development of education, its focus on solving the social problems and meeting social needs and motivations for the social development; the resource "The trends of the educational technologies 2015" [10] emphasized the need for foreign language discourse in the professional activities; "The trends in education 2017" [11] presented a wide array of the innovative educational technologies: Mobile Learning, Cloud-Based Learning, Augmented Reality, Education on the basis of the open educational resources (Open Source Learning), Personal Learning Environment, MOOC (Massive Open Online Courses), Student-Centred

Learning, Virtual Learning Assistant, Blended Learning - B-Learning), etc. Today, the Internet offers more than 200 sources for the direct request about the trends in education, about 200 sources about the education technology and more than 400 materials for the request "educational technologies". Consequently, the very technologies that are developing dynamically, give us an access to the information and educational content in the incredible, not seen so far scales. Under these circumstances, the traditional teaching methods, such as storytelling as a renewed and upgraded way of telling the stories (in fact, the Bible, and the dialogues of Plato, and the parables of G. Skovoroda are the storytelling) have acquired a modern content, the established methods of forming the students' economic knowledge have been transformed into the economic (financial) competence or literacy technologies development.

Conceptual for the NUS is a new understanding by the domestic pedagogical community of the essence of the competent approach to the organization of teaching at all levels, which led to changes in the content of education in substance. We note today the formation of the through lines in the content of education as a means of the integration of the key and general-subjects competencies, educational subjects and subject cycles that affect the formation of the school environment. At the state level, it is noted that the through lines are the socially significant over-subject themes that help the students to form an idea about the society as a whole, develop the ability to apply the gained knowledge in the different life, educational and economic situations. The goal of the through lines is to "focus" the attention and efforts of the subject teachers, class leaders, and ultimately the entire pedagogical team on achieving the vital goal for the student and society, to overshadow the key competencies [12]. The content lines are written for each educational branch - they outline its internal structure and systematize the specific educational results (SER) of the industry [13]. In particular, the thesis that the study of the through line "Entrepreneurship and Financial literacy" will provide a better understanding of the practical aspects of the financial issues by the young generation of Ukrainians (saving, investing, borrowing, insurance, lending), will

promote the development of the leadership initiatives, the ability to operate successfully in a rapidly changing technology environment. Consequently, the through content lines in the modern content of Ukrainian education, in particular, "Entrepreneurship and Financial literacy", appear as a new one, which has replaced the previous one and determines the essence of the new learning environment of the NUS.

There is an important thesis in the Pedagogical Constitution of Europe (Frankfurt, 2013): the providing of an educational environment that facilitates the well-being of every child and forms his or her rich spiritual world depends on the mechanisms and methods of transmitting the content of education to the students, the set of the procedures and means of solving the educational tasks that are implemented in a certain algorithm, that is, on the modern technologies and methods of their application. In this regard, there is a relevant work of the 20th-century Spanish philosopher José Ortega y Gasset, a ratiovitalist who justified the principle of saving in education, which in our opinion should now be the basis for the developers of a new generation of the study books for senior school, in particular educational programs, textbooks, readers, educational and methodological kits: "Today, as never before, the surplus, technical and cultural, threatens humanity with a catastrophe, because it is harder and harder for each new generation to master them. Therefore, it is urgent to create an educational science, its methods and institutions, relying at the same time, on a simple and concise principle: a child or a young man is a student, a pupil, who says that he can not study everything what we would like to teach him [14, p. 42-43].

This principle implies that when organizing the educational process, it is important to proceed from the student's projection, the characteristics of which can be considered a shortage of ability to acquire knowledge and the importance of the acquired knowledge for life. A large amount of knowledge must, according to the philosopher, be subjected to a double selection, leaving only those which seem essentially necessary for human life, and it is important to determine the required amount of knowledge to what can really be studied by a pupil or a student freely and in full.

In this approach, the through content lines become the integrator of the required amount of knowledge that can be implemented within any educational subject of school education in accordance with the tasks and requirements of the NUS.

The forerunner of the through content line, "Entrepreneurship and Financial literacy", is, in our opinion, a course of choice "Financial literacy" implemented in the schools of Ukraine during the last 20 years and a whole arsenal of the elective courses of economic orientation, the names and authors of which are presented in the Table 1.

**Elective courses of the economic direction  
in the schools of Ukraine**

<b>№</b>	<b>Author (author's team)</b>	<b>Title of the course</b>	<b>For the pupils of the class</b>
1.	I. Klymiuk	Basics of economics	8-11
2.	O. Reshetniak, I. Tymchenko, Yu. Leliuk, T. Chorna, L. Puzhaichereda	Economics	2-11
3.	H. Horlenko	Your own business	10-11
4.	H. Horlenko	Fundamentals of Management	10 (11)
5.	H. Horlenko, M. Karlin. O. Martyniuk	Basics of Family Management	7-9
6.	H. Horlenko	Solving economic problems	10-11
7.	Author team (Lviv) sponsored by the Department for International Deveploment (Great Britain)	Business activity	8-9
8.	Yu. Bytsiura	Financial Mathematics	10-11
9.	Yu. Bytsiura	Beginning of the economics	5-7
10.	Compiler S. Kapirulina, for ed. Junior	Applied economics	10-11

	Achievement Ukraine		
11.	N. Hrazhevska, Yu. Bytsiura, H. Karpiuk, N. Chantseva	Globalization	11
12.	I. Iatsyshyna, V. Mysko	Economics with a geographic declination (Geographic Economics)	11
13.	T. Hilberh, H. Dumanska, L. Ivashchenko	Travel to the world of economics	5-7
14.	T. Hilberh, O. Iukhymovych	Economics for junior pupils	3-4
15.	O. Varetska	Beginning of the economics	1-4
16.	O. Zhovtanetskyi	Interesting economics	10-11
17.	Z. Varnalii, V. Syzonenko	Basics of entrepreneurial activity	10-11
18.	H. Kovalchuk, L. Palamarchuk	Economics of a family	3-5
19.	T. Hilberh, A. Dovhan, S. Kaporulina, T. Mahaletska, S. Podoliuk, L. Puzhaichereda, O. Sliusar, A. Skorobahatov, O. Chasnikova	Basics of consumer knowledge	1-11

The “Financial literacy” course and the other training courses of economic content contain a significant range of the tasks which can and must be integrated into the compulsory subjects of the school curriculum in the NUS for developing this competence. Minister of Education and Science of Ukraine L. Hrynevych emphasized this, opening the All-Ukrainian tournament for the young experts of the course "Financial literacy" (2017): "Financial literacy", even as a selective course, fulfilled an important task of raising an awareness of the schoolchildren in the rules of successful and responsible handling of money, however, today it is not enough. "Financial literacy



is one of the key competences of the New Ukrainian School, and it is already enshrined in the Law "On Education". And despite the fact that the 1st class of the NUS will only be in 2018, and the 12th - as early as 2030, due to this course, we have available materials for all classes and for all age groups. This is a huge work that has been done to advance. In fact, now, we have included into the basic school curriculum the targets focused on the development of financial literacy, but this should be done more systematically and for the whole school. Today 1100 schools and about 27 thousand students are already studying the "Financial literacy" course, but it should become the property of everyone who has graduated from school in Ukraine. A graduate in Ukraine should get those competencies that will then help him to become a successful person. Financial literacy is one of those competencies. I think that this competition will help to become consultants in their own families, then help other people. After all, critical thinking, making independent decisions, ability to take responsibility - this is the best achievement that every educated person should have", - the Minister noted, expressing her gratitude to the USAID and the NBU for their active participation and significant contribution to the development and promotion of the "Financial literacy" course "[15].

Scientific and methodological support of the course "Financial literacy" was carried out by the scientists, teachers, methodists of the institutes of postgraduate pedagogical education, specialists of the public organizations, etc. We would like to state that there are a large number of manuals for the teachers, student working notebooks.

The subject teacher, who will provide the implementation of the through content line "Entrepreneurship and Financial literacy", will benefit from the manuals: Vorontsova T. V., Ponomarenko V. S., and others. Learn to live together. A manual for a social skills teacher in the "Health Basics" course (primary and secondary school). - K.: Publishing house "Alaton", 2016; Hollob Rolf, Krapf Peter. We live in democracy. - K.: Osnova, 2016.; Dovhan A.I. Implementation of the through content line "Entrepreneurship and financial literacy" in the educational programs of the grades 5-9/ A.I. Dovhan, O.V. Chasnikova // Informational and methodical collection / chief editors

I.H. Osadchyi, O.V. Matushevskaya. - Bila Tserkva: KVNZ KOR "Academy of Continuing Education", 2017 - №6(200); Green package. Teacher's Guide. - K: LLC "Publishing house "Avanpost-Prim ", 2002; Methodological advisor: organization and content of the educational process in the 2017/2018 academic year: informational and methodical collection / chief editors I.H. Osadchyi, O.V. Matushevskaya. - Bila Tserkva: KVNZ KOR "Academy of Continuing Education", 2017 etc.

The electronic versions of the course guides for 2-3-4 classes of primary school have been created and placed on the Internet resources: Riabova O.B., Krykhovets-Khomiak L.Ia., Chartorynska L.I. (editor-in-chief Smovzhenko T.S.) "Financial alphabet" (educational manual and working notebook for a student). The team of the authors: Dovhan A.I., Chasnikova O.V., Tkachenko O.V., Riabova O.B., Lapishko Z.Ia. etc. (editor-in-chief Smovzhenko T.S.) have created the electronic versions of the educational manuals and working notebooks for the students of the main school: "Family Finance" grade 5; "Financial literate consumer" class 6; "Financial Culture" class 7; "Applied Finance" class 8; "Economics and Finance" class 9.

There have been prepared an interactive electronic manual for the course "Financial literacy" for the high school students of the general educational institutions by the authors team under the general editorship of the doctor of economic sciences, professor Smovzhenko T.S. The course consists of 15 sections, which combine 30 interrelated lessons. Each lesson contains the multimedia materials for explanation of the topic: drawings, animations, sound speaker accompaniment, etc. The students have interactive tasks, tests for their knowledge self-checking. The terms glossary and guidance to the user regarding work with the manual are available. There have been designed a modern interface for dual use on a PC (mouse control) and the tablets (touch screen).

There have been developed and tested the educational programs and manuals for the teachers by a team of authors consisting of Z.V. Filonchuk, O.B. Riabova, O.V. Chasnikova, V.V. Rysin, A.I. Dovhan, M.I. Khmeliarchuk, editor-in-chief Smovzhenko

T.S.: "Financial literacy" (a special program for the students of continuing education courses of the full-time-distance learning form, 36 hours; "Financial literacy in the main school" (a special educational program for the students of continuing education courses), "Financial literacy in the primary school" (a special educational program for the students of continuing education courses); "A special course on financial literacy for the improvement of the skills of the main school teachers" (an educational and methodical manual); "A special course on financial literacy for the improvement of the skills of the primary school teachers" (an educational and methodical manual).

There have been created the training programs and manuals for parents: Kikinedzhi O.M., Sampara O.V., Riabova O.B., Tkachenko O.V., Lapishko Z.Ia. etc. (editor-in-chief Smovzhenko T.S.) "The open family workshops "Financial wisdom of a family pedagogy" (an educational program for the parents) and an educational and methodical manual for parents with the corresponding title [16].

The process of the educational and methodological support creating is ongoing. The staff of the Institute of Pedagogics of the National Academy of Sciences of Ukraine is developing and preparing for publication the Concept of economic education in the gymnasium and lyceum of Ukraine, the textbook "Economics. 10-11 classes" (the profile level), a collection of the programs of economic direction courses by choice, etc.

It is important to note that, like any other new phenomenon, NUS and the through content lines in its concept require a hard work of the specialists in order to update them for the general public. The teachers - as the leaders of an educational change - must overcome the barriers of misunderstanding, rejection, abruptness of the main ideas of the new school. Optimism and confidence in the positive outcomes are the basis for pooling efforts of all stakeholders. Indeed, according to the Pedrada internet resource [17], it is still difficult to understand the concept of the "through line". One can only state that there are four of them, and the leading tool is a competent approach to the formation of the content and organization of the educational process. Important is the ability to read with understanding of what have you read - express your opinion verbally and in writing

- critically and systematically think - logically justify your position - constructively manage the emotions - evaluate the risks - make the decisions - solve the problems - creativity - initiative - ability to cooperate with the other people. The through lines reveal the key competencies of the NUS since they are the socially significant over-subject themes that contribute to the formation of the students' idea about society as a whole, develop the ability to apply the gained knowledge in the different situations, and serve as a means of integrating of the key and general-subject competencies, educational subjects and subject cycles.

As the goal of the through line "Entrepreneurship and Financial literacy" is to train young people in such skills as: rational use of funds, cost planning, savings, implementation of the leadership initiatives, successful activities in a technologically changing environment, we add as well - the rational management of the family budget, this particular line, in our opinion, will play a leading role, because its results are desirable both for the students, for their parents and for the state, which gives grounds for defining it as a personal educational resource for the students. In addition, the specified through content line is common to all the elementary subjects, that is, a means of a learning content integration, correlates with the individual key competencies, contributes to the formation of the value and ideological orientations of the individual, involves solving of the problems of a real content, execution of the educational projects and work with the different sources of information, which greatly enhances the attractiveness of a financial literacy and economic knowledge in general.

**Scientific and methodological support of the teachers' preparation for the implementation of the through content line of the New Ukrainian School "Entrepreneurship and Financial literacy"**

Dynamics of the development of Ukrainian society on the border of the XX-XXI centuries actualized the need for the formation of the economic thinking of youth, the involvement of the citizens of any age to master the basics of economic knowledge. The beginning of the economic education, aimed at forming of the individual's economic

literacy, should take place at a junior school age, and the ability to orient itself in the market conditions, to design their own lives, to evaluate the economic events and to influence on them will develop throughout the life of a person. Consequently, the introduction of the through content line of the economic direction to the content of the NUS education is the response of the state and society to the challenges of time and predicted continuity of the educators who knowingly and professionally contributed to the progressive development of the domestic education in the market conditions.

In 2007-2012, we were carrying out a study on the development of professional competence on the basis of the economics of the geography teachers in postgraduate education, during which it was studied, reasoned and proved not only the urgent need for economic knowledge, but also developed the pedagogical technology of their formation as a component of the professional competence of a teacher. We believe that most of the positions remain relevant today for the providing of the scientific and methodological support of the teachers' training for the implementation of the NUS through content line "Entrepreneurship and Financial literacy".

Studies of the various aspects of economic education at school were carrying out by us in conjunction with the collectives of the institutes of postgraduate pedagogical education (Luhansk, Dnipropetrovsk, Kyiv regional): in 2007-20012, 204 teachers of geography, 30 employees of the city (district) methodical cabinets were involved; in 2014-2018 - about 600 teachers of the various subjects, about 180 teachers of geography, more than 400 subject teachers, which have become the participants of the special seminars on the development of economic competence of the students, are actively involved in the web conferences on the various issues of introduction of the through content lines into the various school subjects content (mathematics, physics, geography, biology, physical culture, history), are involved in the development of a modern curriculum of economic education as a formalized package of the courses and their content, which are necessary for successful education of the students. Since the study of economics at school started in Ukraine from the 2000/2001 academic year, it

can be assumed that the popularity of this training course contributed to the spread of economic knowledge among young people, modernity of which has also influenced the conceptual update of the school education content in general. Thus, according to the data of the statistical collection "Education in Luhansk region - 2009", "Fundamentals of economics" were studied by all 11th grade students (more than 6 thousand people), 550 students of the Luhansk region were studied in the economic classes (9% of the total number of the 11th grade students). A similar statistic is confirmed in the other regions of Ukraine [18, p. 20].

The author of the article has a personal contribution to the maintenance of this affair. Together with V. Bobrov, H. Kovalchuk, V. Melnychuk, V. Ohneviuk a training program for the students of the secondary schools "Economics. Class 10 " was created, the content of the section "Introduction to economics" was developed. As a part of the author's team with T. Hilberh, A. Dovhan, S. Kaporulina, the educational and methodical complex "Fundamentals of consumer knowledge. Classes 1-12" was concluded, the programs of the training courses "Consumer rights. Class 9 ", "Fundamentals of consumer knowledge. Class 11» and their teaching and methodological support were prepared. Together with S. Zherlitsyn, O. Dubovyk, N. Lysenko there was published an educational and methodical manual "Postgraduate pedagogical education for professional growth: teaching the geography", together with O. Dubovyk, Ye. Maimula - an educational and methodical manual "Postgraduate pedagogical education for professional growth: teaching the economics", also the content of the lectures "Integration processes of the modern economic systems. International economic associations" was developed. We have organized the methodical developments of the lessons of the economics teachers of the Lviv, Dnipropetrovsk, Luhansk regions in the manual "Non-traditional lessons on economics" and methodical developments of the O. Smaha, V. Iakubchuk and the others – the teachers of the experimental educational institution Kreminskyi Educational Complex (Luhansk region) - "Lessons for the course "Consumer alphabet". Most manuals created directly by the author of the article are

approved by the Ministry of Education and Science of Ukraine. Thus, the Economics practical textbook for the 10 (11) classes is concluded taking into account the current programs of the school courses "Economics" or "Fundamentals of economics" [19]. The manual contains practical work with a unified structure: theoretical knowledge, control questions and tasks, topics for student projects. Theoretical knowledge is in the form of a compendium with the structural and logical schemes and a selection of the basic concepts. The order of realization of the practical tasks, quantity and sequence is determined by a teacher taking into account the program on which the teaching is going on. If certain tasks are not used during the teaching, a teacher can apply to them in extracurricular work, as well as for control and correction of knowledge. The projects proposed in the textbook provide practical economic direction. They can be carried out both in the lessons and in extracurricular activities. The order of the project is defined: preparation, planning, decision-making, execution, evaluation of the results, project protection.

Workbook on economics (co-author I. Masushko) [20] has been reissued three times. It corresponds to the tasks of economic education and the basic textbook, consists of a number of the consequent lessons, contains theoretical and practical tasks, intellectual exercises. Submission of the material is oriented on the formation of the students' skills of independent work and self-organization in education.

Widespread introduction of the test technologies into the procedure of assessing the students' academic achievements at the different stages of the educational process, thematic and final control, external independent assessment prompted the author to create some appropriate textbooks. Series "Express-control. Economics" is intended for the students of classes 10-11 who studied economics at the different levels: standard, academic, profile [21]. Every textbook contains five control tasks of the different levels of difficulty for each topic; the tests are different in the ability to respond: one group allows only one correct level, the second one - from the main answer and the choice of the alternatives, the third one implies an expanded response, as a rule, there are

mathematical tasks with justification. Textbook "Economics. Training tests" is designed to train the students before the external independent assessment of the economy. The training tests suggested in the textbook cover all the training material, can be used in preparing the students for the final state certification, external independent assessment, entrance exams, as well as for the implementation of the through content line "Entrepreneurship and Financial literacy". All these aids are intended for the students, however, of course, the teachers had all the necessary consultations about how to use them in the educational process as well as the training sessions according to the materials presented. In addition, the author of the study directly participated in the author's collectives, which were creating the educational and methodical support of the new courses of the economic content and methodological aids for the teachers. Thus, in the manual "Non-traditional lessons on economics" [22] we have generalized and edited the materials which help the teachers to diversify the structure, content and methods of carrying out the lessons, make them more modern. In total in the collection the development of sixteen teachers from different regions of Ukraine are presented. Among them: a lesson-exhibition, a lesson-conversation, a profession-oriented game, a lesson with the elements of dramatization, a lesson-laboratory, a lesson with the use of "brainstorming", a lesson-study, a lesson on the technology of corporate learning, a binary lesson on economics and Ukrainian literature, a lesson-training. The materials of the collection became the basis for the classes with the subject teachers in advanced training courses and during an intercourse period.

Personal professional development of the author of the article took place in the international projects of economic education. In 2003, as a part of a group of the teachers from Eastern Europe, participated in four training seminars (Bukharest, Lviv, Vilnius, Minsk), in which the training was carrying out under the NCEE program by the teachers from the leading USA universities. According to the results of the project, a certificate of successful training and the ability to carry out the coaching work was gained. Subsequently, in 2005, as a successful trainer, there was a two-week internship



at the American educational institutions (Colorado Polytechnic University, US Air Force Academy, Colorado Springs College). In 2007-2008 she became a part of the creative team of the Ministry of Education and Science of Ukraine for the development of the Concept of consumer education, curricula for the pupils of 1-12 classes, educational and methodical manuals for the teachers. The educational materials were tested at the All-Ukrainian scientific and practical seminar for the methodists and pro-rectors of the Regional Institute of Postgraduate Pedagogical Education "Implementation of consumer knowledge in the general educational institutions" (2007, Kyiv), at the regional scientific and practical seminar for the methodists and teachers "Implementation of consumer knowledge in the general educational institutions" (2007, Kharkiv).

The above mentioned allows us to affirm that the implementation of the through content line "Entrepreneurship and Financial literacy" in accordance with the NUS concept, necessitates the development of an updated scientific and methodical support of the professional activity and updating of professional knowledge of the teachers as well as the heads of education of the various levels, because profiling, specialization, individualization of education acquired today, in addition to the topicality, the status of a personal request of the education customers.

One of the authors of the materials of the economic education program, Noel McInnis (McInnis, 1971), describes it's peculiarities: "The common courses in many disciplines are hardly needed because their authors aim to capture all of any important information. These courses could be useful if they were constructed so as to convey the five or six fundamental principles and concepts of their subject matter, providing only the necessary and sufficient information which can "revive" these principles" [23]. In many countries, economic education has long been an integral part of the education system. For example, in the US schools there are two trends in economic education. First, it is the study of economic concepts in order to understand the general laws of economic development. It can be said that in this case, economic education appears as a component of civil education, since in the end it is aimed at forming the personality of a

conscious citizen of the country. Secondly, this is a clearly expressed business direction of economic education, that is, acquaintance of the students with the economic concepts only to the extent that is necessary for their future business activities in this country [24]. Because of this, an important role is played by the integration of the sciences. Contemporary understanding of the laws of such an integration professionally enriches the worldview, value orientations, professional knowledge and professional actions of the teacher. Domestic and foreign experience, personal participation in the implementation of economic education in the Ukrainian school show that the essence and elements of economic knowledge are important to give the students with the study of all school subjects. A teacher must assume the role of a peculiar coordinator of the processes of formation and development of the students' economic culture. At the same time, economic knowledge should not only be an illustration of the certain positions, laws, histories, but also serve as a motivation for the students to deepen into the content of the educational subjects, to integrate the acquired knowledge into personal knowledge and understanding the prospects of their own lives for the future, that is, to formulate a generalized form of the life competencies.

J. Raven, in our opinion, has explained the peculiarities of applying the competence approach in education most up-to-date: first, to manage the individualized training programs focused on the development of the basic competencies of the students with regard to the abilities of the teachers; secondly, the abilities of the students to identify their specific talents, observe their development in the process and gain recognition of their talents and achievements; thirdly, the opportunities of the teachers to receive recognition of their achievements during the study and evaluation of their pedagogical activity; fourth, in order to those who are responsible for pedagogical diagnostics could plan such studies that would stimulate leadership in finding the ways to improve the educational programs and educational policies in general; fifth, in order to make it possible to carry out an effective human resources policy based on the more subtle procedures of professional training, employment and further professional

development of the professionals, and implementation of such a policy in recruiting staff that would attract the worthy candidates for influential positions in society and reject the unsuitable ones [25, p. 65-66].

Many scholars accepted that the higher a level of the professional competencies of a teacher is, the more effective the educational process is organized, the more active the experience and innovative technologies are used. Proceeding from the above, we argue that professional development is a consistent, personal, subjective process, determined by the specifics of professional activity. We will say about the functions of a competent approach in education with regard to the teachers with the words of O. Zhuk, who singled out four of them in relation to the specialists: operational - involves identifying (operationalizing) the system of knowledge, skills and abilities, types of readiness of a student, which determine his or her competence and guarantee the effectiveness of solving the professional, social and personal problems; activity-technological - is aimed at constructing the content of an activity type training, maximal approximation to the future field of activity, development and implementation into the educational process the tasks, the methods of solving which correspond to the technology of the professional activities; edifying - aimed at strengthening the edifying component of the educational process, forming the organizational and managerial experience, the personal and professional communication culture; diagnostic - involves the development of a more effective system of monitoring the quality of educational and professional process, in particular, the diagnostics of the achieved levels of the competencies formation [26]. The experts of the Organization of Economic Cooperation and Development as the key competencies recognize those that are important for many spheres of life, are the components of a successful life of a person, a well-functioning society [27, p. 37]. Summarizing, we will note that the scientific and methodical support of the teachers' training to the implementation of the through content line of the NUS "Entrepreneurship and Financial literacy" should be ensured in the system of postgraduate education, in the activities of the scientific-methodical institutions of the different levels, by means of the

public organizations or non-governmental institutions, self-education etc., and this support should be based on the personal, acmeological, axiological, synergetic, systemic, competent approaches, principles of individualization, integration, continuity of education.

Since the teacher's personal and professional development is interdependent and interconnected, and the teacher's personality develops in the system of social relations, depending on the conditions of life and activity, first of all - in the process of pedagogical activity, it is important to consider professional development of the teachers as a natural and purposeful process of the qualitative changes not only of the professional knowledge and skills, but also the motives, attitudes, professional and personal qualities, professional I-concept, which in the conditions of market economy involves the orientation towards the formation, in addition to the professional also the universal key competencies, including the economical ones. In addition, the external demand, supported by the individual, stimulates a teacher's increase of the professional growth and forming their own economic knowledge, financial literacy. The search of the effective technologies of professional development of the subject teachers, of the universal key competencies, including the economical ones, is determined by the object of our scientific search on the future.

We consider research of the principles and educational-methodical bases of creation of the school textbooks on economy, the content of which is determined by the thesis that economic thinking is closely connected with economic consciousness to be actual, therefore economic consciousness should become an element of economic thinking and to be formed in the process of economic education and upbringing.

### **Conclusions**

The implementation of the through content line "Entrepreneurship and Financial literacy" in the content of the NUS requires scientific and methodical support and development of the professional competence of the teachers, their training, since:

firstly, the NUS is defined as an educational phenomenon, a category of scientific knowledge, necessitates the new content and technologies of education, affects the educational management and the economic basis of the activities of the educational institutions;

secondly, the formation of the through lines in the content of education is a means of integrating the key and general-subject competencies, subjects and subject cycles;

thirdly, the through lines are the socially significant over-subject themes that help to form the students' idea about society as a whole, develop the ability to apply knowledge in the different life, educational and economic situations, hence there is a need for special training of the subject teachers, class leaders, other categories of the teachers to integrate economic knowledge into a particular educational subject;

fourthly, the established methods of the formation of the students' economic knowledge are replaced by the technologies of the development of economic competence and financial literacy, and the scientific and methodical support of the economics courses, in particular, "Financial literacy", carried out by the scholars, teachers, methodists and specialists in the public organizations, constitutes a significant array of the handbooks for the teachers, workbooks for the students, are the basis for the implementation of the through line "Entrepreneurship and Financial literacy", forms the skills of rational use of the funds, planning the costs, savings, successful activities in a rapidly changing environment, rational management of a family budget;

fifthly, a teacher is the coordinator of the processes of formation and development of the students' economic culture, economic knowledge becomes not only an illustration of the theses, laws, stories, but motivates the students to deepen into the content of the educational subjects, to integrate the acquired knowledge into personal knowledge and understanding the prospects of their own life for the future, that is to create a generalized form of the life competencies;

sixthly, the scientific and methodical support and preparation of the teachers for the implementation of the NUS mission leads to the creation of the modern textbooks,

the development of the effective educational technologies, the organization of the various forms of scientific and methodical work on the principles of the acmeological, axiological, competence, systemic approaches, principles of the individualization, integration, continuity.

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