

Credit is a great invention for those who know how to use it correctly. Life on credit is not as sweet as it may seem at first. But it is not so bitter if you calculate each you step. What you should know before taking out a loan:

1. There is no free money. You always have to pay an interest rate for using someone else's money.
2. Do not rush to sign loan agreements. "Express loans" for 15 minutes is about the lack of basic financial knowledge that does not allow a person to understand the contract and really estimate the cost of the loan.
3. The loan should be chosen carefully, and not in the store, but in the Bank. The first step is to study the terms and conditions in different banks, the second – carefully read the agreement before you sign it.

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Andrii Matkovskiy, Anastasiia Chepelenko

ESPPI UEPA (Donetsk region, Bakhmut, Ukraine)

GIFL SHEI DSPU (Donetsk region, Bakhmut, Ukraine)

Science tutor A. *Chepelenko*

SUSTAINABILITY TOOLS FOR COUNTRIES AROUND THE WORLD

The most pressing issue in the context of both economic, political and social development and climate change perspectives is the study of the relationship between sustainable development and the state of the states.

The study's findings suggest that one standard deviation, such as a decline in living standards, can cause high levels of insolvency and a higher likelihood of default in developing countries, as large-scale losses occur that drain banks' stocks and increase leverage.

Also, research findings indicate that natural disasters reduce the volume of bank deposits and the financial system, and the fragility of the state reduces the volume of bank deposits and increases the deposits of the financial system.

The impulse response function for GDP per capita is surprising because it assumes that natural disasters and fragility of the state do not significantly affect economic efficiency.

Similar results were obtained by J. Klomp and J. De Haan, which indicate that capital requirements and process control reduce the likelihood of default in developing countries.

Thus, research shows that the fragility of the state affects GDP per capita and banking variables in the short horizon, and the causal link between GDP per capita, bank deposits, deposits of the financial system and non-performing loans is substantially stronger than causative- a consistent link between banking metrics.

In 2015, the UN General Assembly identified goals and instruments for sustainable development in the context of three main aspects: social integration (poverty, inequality, food and hunger, education), environmental sustainability (climate and energy, water, land use) and economic development at different levels: local, national, regional and global, allowing you to calculate the sustainability rating of the world.

A comprehensive approach to metrics allows for a better understanding of sustainable development, and the framework used to understand the global perspective of the implications of socio-economic development, as well as identify potential synergies and conflicts between indicators when trying to reach sustainability targets.

Studies of short- and long-term trends in Ukraine on the main aspects of sustainable development indicate that it is necessary to take into account the growing potential of conditions of further instability and to recognize that changes in some variables, such as natural disasters or recessions, may result in more negative consequences and subsequent consequences.

This makes it possible to forecast sustainability in the future, even under alternative policy measures.

This allows one to assess in advance the possible future trends of the indicators and to evaluate their response to specific policy proposals in order to improve any unsatisfactory results.

Based on the obtained indicators, it can be argued that the scenario of further development of Ukraine should be investment-active and aimed at energy efficiency and energy saving, which will simultaneously contribute to reducing the specific gravity of greenhouse gas emissions.

In addition, the implementation of a sustainable low carbon scenario requires the creation of a favourable investment climate to increase domestic capital investment and attract foreign investment.

This focus is in line with Ukraine's 2020 Sustainable Development Strategy, which foresees an increase in foreign direct investment of more than \$40 billion.

Thus, the level of sustainability of a country is determined by its overall effectiveness in three levels of sustainability: social, environmental and economic, so it is important to identify key determinants of these problems at the level of major global regions that can serve as a basis for complex emissions and land use scenarios, and for climate impact analysis, adaptation and vulnerability.

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Darya Medvedenko, Veronika Neusikhina

Science tutor *L. Bedritskaya*
BSEU (Minsk)

BRAIN DRAIN IN BELARUS VS CAN DREAMS COME TRUE IN YOUR COUNTRY?

In today's era of globalization, migration affects virtually every country, rich or poor. Highly skilled immigrants from poorer parts of the world tend to be welcomed by most rich countries. This sounds like a win-win trend, especially for host countries that benefit from the migrants' skills, who in turn benefit from the more stable economic environment they enter. Indeed, the developing world is increasingly concerned that too many of its skilled and educated citizens are moving abroad. This exodus of the best and the brightest – the so-called "brain drain" – is supposedly depleting the stock of human capital of poor countries and hurting their prospects of economic development.

We aim at clearing out the following issues: why talented people leave their countries; what the consequences of such migrations are; how to curb brain drain.

It should be mentioned that nowadays brain drain is a widely spread problem. And our country has faced it. The data is rather shocking. Only in 2018, the national statistical Committee recorded 15 thousand immigrants from Belarus. 171 thousand Belarusians took part in the green card lottery in 2018. The most popular destinations for the Belarusians are Poland, Germany and Russia. All in all, the "geography" of Belarusian issues in 2018 covered 101 countries of the world [1].

There are various causes of brain drain, but they differ depending on the country that's experiencing it. They can be categorized into push factors and pull factors.

The push factors are negative characteristics of the home country that form the impetus for intelligent people migrating from Lesser Developed Countries (LDC). For example, unemployment, political instability, the absence of research facilities, employment discrimination and others.