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IMPROVING THE FINANCIAL LITERACY OF YOUNG PEOPLE AS THE MOST IMPORTANT PRIORITY OF STATE POLICY

Повышение финансовой грамотности молодежи как важнейший приоритет государственной политики

The financial culture of the 21st century has become one vital element in the system of society. The purpose of the work: the impact of state policy in the field of financial literacy of young people. It has been scientifically proven that people who know how to properly plan a budget are more efficient at work, no matter in what area they develop. Therefore, increasing the level of financial literacy is the key to the financial well-being of citizens and increasing labor productivity, as well as the key to healthy economic development.

Financial literacy is a set of knowledge, skills and attitudes in the field of human financial behavior, leading to improved well-being and a better quality of life; the degree to which key financial concepts are understood, the ability and confidence to manage personal finances through appropriate short-term decisions and long-term financial planning, taking into account life events and changing economic conditions.

In the Republic of Belarus, activities in the field of financial education of the population are carried out by state bodies, national and international organizations in accordance with the Joint Action Plan to improve the financial literacy of the population for 2019–2024.

Youth is an important participant and consumer of the financial services market, thus, the financial literacy of young people is one of the necessary components of the sustainability of the financial sector, thus it is a significant priority of the state policy.

Financial literacy has a significant impact on the outlook of young people towards money, their management, encourages them to plan a stable future, satisfy material needs.

One of the challenges of financial literacy is that young people, who often lack financial knowledge and are inexperienced in financial markets, are at risk of making poor financial decisions that can have costly and long-term consequences. Given the heterogeneity of the young adult population and the various financial issues of concern, it is difficult to design a single financial education policy or program for all young people that will unequivocally improve their well-being.

The study of financial literacy begins in preschool educational institutions through games, then there is a gradual development in primary school through extracurricular educational activities, and is also studied in high school. For example, within the framework of the studied subject "Social Science".

Also in vocational, secondary special, higher and postgraduate educational institutions, the disciplines "Fundamentals of Law", "Fundamentals of the Economics of Education", "Fundamentals of Innovative Entrepreneurship", "Economic Theory" and others are aimed at studying financial literacy.

The problem of introducing the concept of financial education into existing curricula is relevant for all countries, the proportion of students who start making financial decisions at an earlier age (pocket money, spending on a mobile phone, the Internet, etc.) is increasing. Therefore, early exposure of young people to the role of money in the life of society (private, family, public) has a positive impact on the formation of useful financial habits that will help to avoid many mistakes as they grow up and acquire financial independence, as well as lay the foundation for financial security and well-being throughout life.

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SAMURAI SPIRIT IN MODERN JAPANESE CULTURE

Дух самурая в современной японской культуре

The objective of the article is to show that current Japanese economic achievements are deeply rooted in ancient samurai culture.

Unique stand-alone Japanese history has greatly permeated all areas and spheres of modern Japanese society. The Japanese are so dramatically different from most nations in spirit and cultural traditions. The basis of samurai culture is *bushido*, "the way of the warrior". This unique philosophy valued honour, bravery and selflessness. There was no place for fear in the way of the warrior and this conduct of self discipline and respectful, ethical behaviour was to become the role model behaviour for other classes throughout Japan's history.

It would seem that history is moving forward and the samurai have long since sunk into oblivion, but this is not true, for the samurai spirit still lives and exerts its influence on Japanese society and Japanese psyche.

The influence of that samurai spirit can be seen in all spheres of life of Japanese society, from education to business. The Japanese nation has reached its height largely thanks to samurai endurance and tempering. The Japanese are reserved, hardworking and rarely give vent to emotions, this is highly appreciated in business. The Japanese are very patriotic, which is not always good for international relations, but Japanese patriotism or to be more exact nationalism is the engine of their effective collective culture. For the Japanese, there