Asian Journal of Research in Banking and Finance

ISSN: 2249-7323 Vol. 12, Issue 5, May 2022 SJIF 2022 = 8.558 A peer reviewed journal

THE RELEVANCE OF FINANCIAL LITERACY OF THE YOUTH IS AN IMPORTANT PRIORITY OF STATE POLICY

Yadgarova M.L*

*Lecturer,
Tashkent Institute of Finance,
Tashkent, UZBEKISTAN
Email id: yadgarovaml@mail.ru

DOI: 10.5958/2249-7323.2022.00039.6

ABSTRACT

The purpose of the study is to create the foundations for the formation of financially literate behavior of young people as a necessary condition for financial well-being and ensuring sustainable economic growth. In many countries of the world, awareness of the need to increase the financial literacy of the population has led to the formation of national financial education strategies or programs. In particular, foreign experience accumulated in this area is considered. This problem is considered extremely relevant at the present time, when the ability to properly and rationally manage. It is concluded, that based on the analysis of methods and techniques used in developed countries to improve the financial literacy of young people, it is possible to determine the real opportunities that exist in our country in terms of further development of financial self-education of citizens. The results of the study are of interest to parents of young people, secondary schools, and to a wide range of readers.

KEYWORDS: Financial Education, Finance, Financial Market, Plastic Card, Currency, Asset, Capital, Income, Expense, Financial Awareness, Financial Matters.

LIST OF REFERENCES

- **1.** Vaxabov A.V., Sh.A.Tashmatov, N.X.Xaydarov, A.V.Vaxabov 2013.Moliyaviy savodxonlik asoslari:o'quv qo'llanma/ Toshkent:Baktria Press..288b.
- **2.** Qurolov Q.Q. 2016 Laws of improvement of the economic education system in the conditions of market relations. Iqt.f.d. ... diss. avtoref. –T .: TDIU.,
- **3.** Shadmanov E., Khasanxanova N. 2020 Teorticheskie osnovy ekonomicheskogo myshleniya. Monograph. "LAP LAMBERT Academic Publishing RU" -. 64 c.
- **4.** Consumer mood survey, IV quarter of 2020. Central Bank of the Republic of Uzbekistan Tashkent 2021.
- **5.** The National Strategy for Increasing the Popularity of Financial Services for 2001-2023, approved by the Coordinating Council for the Development and Further Implementation of the National Strategy for Increasing the Popularity of Financial Services. Tashkent/ 2021.
- **6.** Sayyora Rustamova (2021)Лидерские качества главный критерий принятия управленческих решений, Экономика и образование: № 4: Иктисодиёт ва таълим
- 7. "Повышение финансовой компетентности и финансовой доступности в Узбекистане". Оценка со стороны спроса Узбекистан, июнь 2020 г. МФК 2020 г. Стр. 88.
- 8. The publication of OECD (2018), "Levels of financial literacy in Eurasia", OECD 15p.

Asian Journal of Research in Banking and Finance

ISSN: 2249-7323 Vol. 12, Issue 5, May 2022 SJIF 2022 = 8.558 A peer reviewed journal

- **9.** Стахович Л.В. К вопросу о финансовой грамотности населения. http://ecsocman.hse.ru/text/33372918/
- **10.** Dusmuxamedov, О. (2021). Важные аспекты повышения финансовой грамотности Населения В Повышении Доступности Финансовых Услуг В Узбекистане. Экономика И Образование, (4), 113–124
- **11.** Kurbonov, R. Phd (2021) "Analysis Of Efficiency Indicators Of Private Banks Activity," International Finance And Accounting: Vol. 2021: Iss. 1, Article 11.
- **12.** Available At: https://Uzjournals.Edu.Uz/Interfinance/Vol2021/Iss1/11
- 13. Kurbanov R. The Practice Of Strengthening Of Resource Base In Private Banks. International Journal Of Economics, Commerce And Management, 2020 8 (3), Issn: 23485-0386 http://Ijecm.Co.Uk/Volume-Viii-Issue-3/
- **14.** Qurbonov, R. (2019) "Theoretical And Practical Aspects Of The Formation Of Private Banks' Resource Base," International Finance And Accounting: Vol. 2019: Iss. 5, Article 7.Available At: https://Uzjournals.Edu.Uz/Interfinance/Vol2019/Iss5/7