

Bekirova Sevil Eskenderovna,
Ph.D in Economics,
Senior lecturer of the Department of Business Finance and Insurance,
Institute of Economics and Management (structural subdivision),
FSAEI HE «V.I. Vernadsky Crimean Federal University»,
Simferopol, Russian Federation.

POPULATION FINANCIAL LITERACY AS A FAMILY WELL-BEING BASIS

Global problems, trends and changes at the present stage of economic development contribute to the emergence of a large number of new and difficult to understand financial products and services that pose a variety of tasks for the state and the population. Under these conditions, insufficient enlightenment and mistrust of citizens to the processes occurring in financial markets, a lack of understanding of specific financial relations and the financial system fundamental principles in aggregate restrain the state development, small business, individual entrepreneurial activity and, as a result, reduce the level of welfare of the population.

The level of the state depends from the socio-economic development on financial markets development level, which in turn are dependent on the population financial literacy, since this affects the demand for financial products and services. The combination of rationally and effectively functioning all parts of this system is the basis for improving the well-being of the entire population, and of the specific family itself. Therefore, raising the level of financial literacy of the population is an urgent task of economic regulation.

The study is based on scientific literature analysis results and a set of methods, namely, analysis, synthesis, comparison, study, synthesis, specification, which made it possible to identify the importance of financial literacy for increasing family well-being and to determine the necessary measures to improve financial literacy.

The article is devoted to the population financial literacy study as the family well-being basis. The paper studies and summarizes the financial literacy concept essence and its main mission, highlights the main features of a financially literate family, identifies and discusses the main components of the family financial literacy. The study examined and analyzed Russian

Federation population financial literacy level indicators, the dynamics of changes in the level of financial literacy of the population and the age dependence of financial literacy level. Based on the results, the portrait of the average consumer of financial services in the Russian Federation was summarized. On the basis of the study, with the aim of the population and family welfare increasing level, measures were proposed that promote financial literacy.

Keywords: financial literacy, financial literacy of the population, family, welfare, the mission of financial literacy, components of financial literacy, financial services, consumer of financial services.

2017

3,6
[1].

Oxfam
426

(. 1).

« »,

« »

2018

2018 (. 2).

2005



.2.

[10]

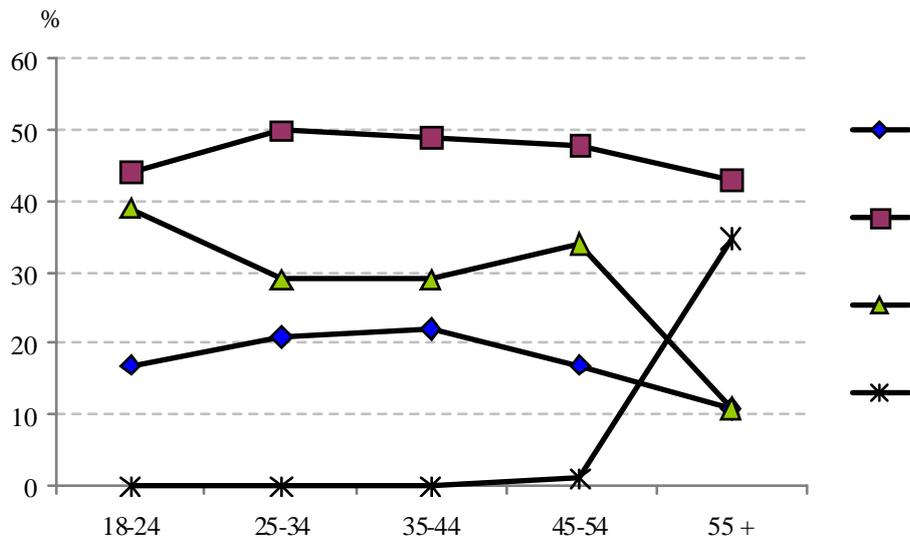
2005 2018 (. 2)

100000 ; 30 % ; 6 % ; 10 % ; 5 % ; 33 % ; 9 % ; 6 % ; 1 %

[11].

3

«



.3.

([10]

»[13].

-
5. Povysheniye finansovoy gramotnosti naseleniya: mezhdunarodnyy opyt i rossiyskaya praktika: Sbornik materialov / A.V. Zelentsova, Ye.A. Bliskavka, D.N. Demidov. — M., 2011. — 108 s.
6. Yegorova L.A. Povysheniye finansovoy gramotnosti naseleniya sovremennoy Rossii / L.A. Yegorova, Ye.A. Yukhnovskaya [Elektronnyy resurs] // Nauchno-metodicheskiy elektronnyy zhurnal «Kontsept». — 2016. — T. 41. — S. 91–96. — Rezhim dostupa: e-koncept.ru/2016/56924.htm (data obrashcheniya: 29.01.2019).
7. Kriterii finansovoy gramotnosti naseleniya i puti yeye povysheniya. Otchet po rezul'tatam issledovaniya [Elektronnyy resurs] // Natsional'noye agentstvo finansovykh issledovaniy (NAFI). — Rezhim dostupa: moneybasics.ru/files/doc/criteria_fin_literacy.doc, svobodnyy. — Zaglaviye s ekrana. — yaz. rus. (data obrashcheniya: 29.01.2019).
8. Povysheniye urovnya finansovoy gramotnosti — nakopleniye v obshchestve chelovecheskogo potentsiala // Ekonomika megapolisov i regionov. — 2010. — No 3. — S. 12–21.
9. Opredden uroven' finansovoy gramotnosti rossiyan [Elektronnyy resurs]. — Rezhim dostupa: lenta.ru/news/2018/10/17/negramotno/ (data obrashcheniya: 31.01.2019).
10. Rossiyane stali vyshe otsenivat' svoj uroven' finansovoy gramotnosti [Elektronnyy resurs]. — Rezhim dostupa: nafi.ru/analytics/rossiyane-stali-vyshe-otsenivat-svoy-uroven-finansovoy-gramotnosti/ (data obrashcheniya: 31.01.2019).
11. Koren' A.V. Problema nizkogo urovnya finansovoy gramotnosti naseleniya i puti yeye resheniya / A.V. Koren', Ye.V. Korneva // V mire nauchnykh otkrytiy. — 2010. — 4-9. — S. 39–42.
12. Koren' A.V. Otsenka urovnya finansovoy gramotnosti naseleniya v Rossii i zarubezhnykh stranakh / A.V. Koren', A.N. Golodyan, Ye.A. Ivashinnikova [Elektronnyy resurs] // Mezhdunarodnyy zhurnal prikladnykh i fundamental'nykh issledovaniy. — 2015. — 12 (chast' 10) — S. 1863–1865. — Rezhim dostupa: applied-research.ru/ru/article/view?id=8398 (data obrashcheniya: 31.01.2019).
13. Bekirova S.E. Povysheniye urovnya finansovoy gramotnosti naseleniya kak osnova optimizatsii finansovogo povedeniya pechatnaya / S.E. Bekirova // Finansovaya kul'tura naseleniya: monografiya / pod red. d.e.n., dotsenta D.V. Nekhaychuka. — Simferopol' : IT «Arial», 2017. — 512 s. — S. 34–42.

5 2019

3 2019