
The changes taking place today in the Russian economy and the socio-cultural space of the country, related to widespread digitalization, the introduction of new technologies in the financial sector, geopolitical issues, the development of financial investment instruments and a number of other aspects, have actualized the issues of improving financial literacy of the population. The scientific community is currently faced with the task of choosing theoretical and methodological foundations for the study of financial literacy and, based on them, developing methods for assessing its level. Despite the fact that scientists and practitioners have been dealing with financial literacy assessment issues for more than 20 years, there are many unresolved issues related to the methodology of such assessments.

The article analyzes approaches to defining the essence of the concepts of «financial literacy» and «financial culture», and defines the relationship between these concepts. The interdisciplinary nature of the concepts of «financial literacy» and «financial culture» has been established. A «chain» of financial culture formation has been built, in which financial literacy is an element of financial culture. It is clarified that the development of financial culture is based on the worldview, behavioral practices and moral values of the population and depends on the level of development of the financial market and public institutions in each particular country, determined by its historical development.

The paper considers the main steps towards improving the financial literacy of the population in Russia and the world, and identifies the main organizations involved in solving this problem. The methodology for assessing the level of financial literacy developed by the OECD is considered, the dynamics of the financial literacy index of the Russian population is studied, financial literacy indicators are analyzed — financial knowledge, financial skills, financial attitudes. Attention is paid to the digital financial literacy index, and the share distribution of the Russian population by its level is presented. The features of the study of financial literacy of the population using the methodology of the Institute of the Public Opinion Foundation (inFOM) and financial literacy of 15-year-olds using the PISA methodology are presented, their advantages and disadvantages are formulated. An overview of some indirect methods in assessing certain aspects of financial literacy is given. It is determined that the assessment of the level of financial literacy of the population should be linked to the level of socio-economic development of the region in which such an assessment is carried out.

Keywords: financial literacy, financial culture, financial literacy assessment, methods of financial literacy assessment.

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	2023	2030
	54	56-62
« » [19], %	38	60
« » [19], %	67	100
« » [19], %	9	20
« » [19], %	75	100
« » [19], %	62	100
« » [19], %	73	100
« » [19], %	90	100

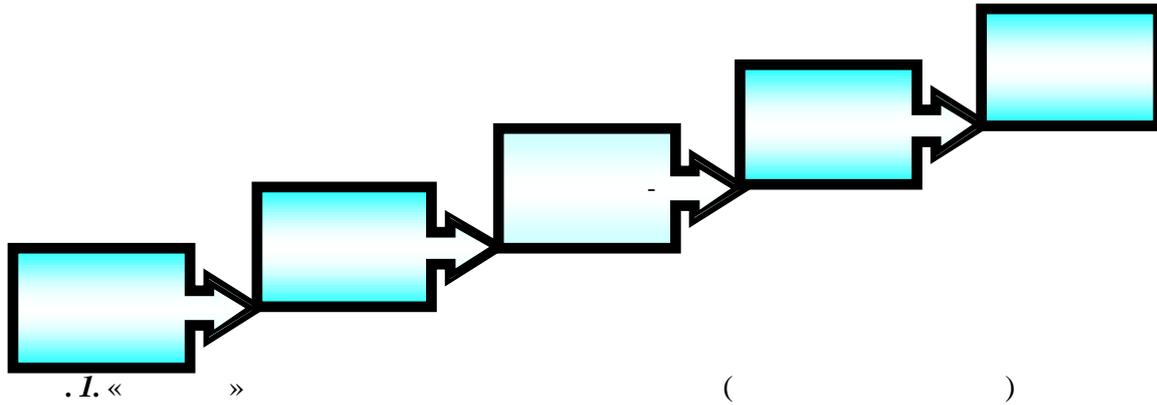
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2011	« » [14],	
2012	PISA (15)	-
2013		
2016		
2017	« 2017–2023 » [18]	
2017	« » ()	
2023	« 2030 » [19]	-

* [7, 8, 19, 25, 27].

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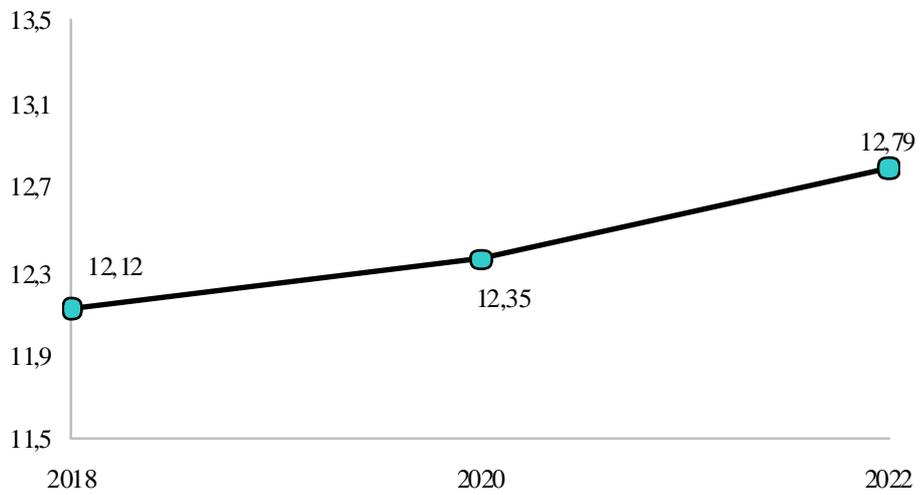
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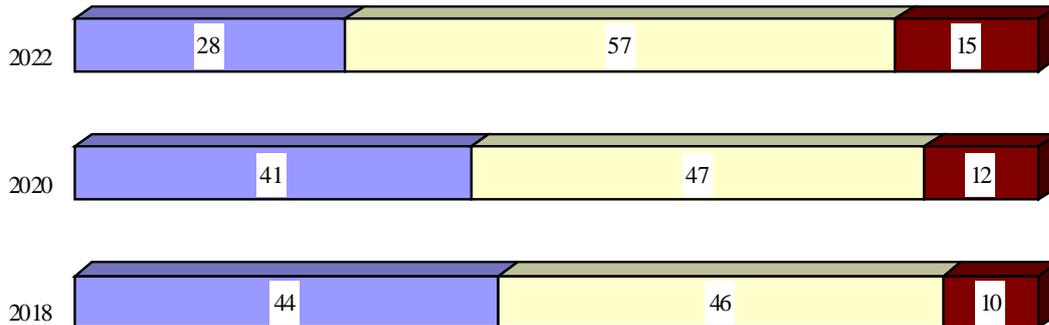
63

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	-	2018	2020	2022
		7	4,55	4,68 Ç
	9	4,78	4,89 Ç	5,75 Ç
	5	2,79	2,79	2,86 Ç

* [27].

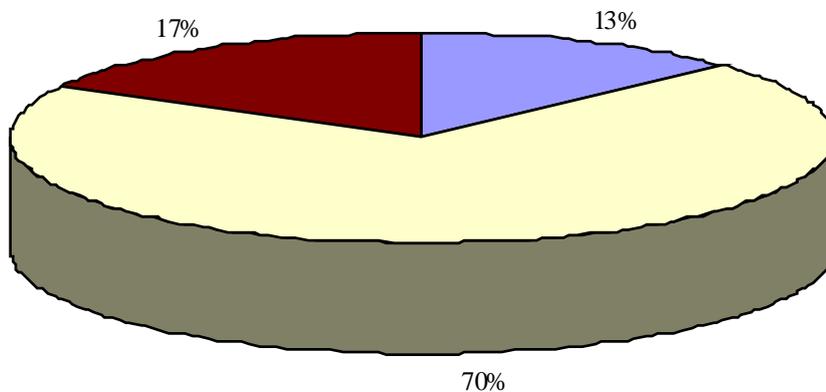


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	3	1,61	54 %
	4	2,34	59 %
	3	1,79	60 %

* [27].

2017 « » (). 2022 -
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6. 2017-2022 .*

	2017	2018	2019	2020
	31	30 ↓	29 ↓	30 ↑
	68	74 ↑	76 ↑	75 ↓
	78	81 ↑	79 ↓	81 ↑
	68	69 ↑	69	68 ↓
	53	52 ↓	51 ↓	51
	38	39 ↑	50 ↑	51 ↑
	47	47	48 ↑	45 ↓
	54	56 ↑	61 ↑	62 ↑
	23	21 ↓	23 ↑	27 ↑
	38	40 ↑	44 ↑	51 ↑
()	37	40 ↑	47 ↑	47
	53	56 ↑	56	50 ↓
	65	68 ↑	67 ↓	69 ↑

* [8]. () ,) ,

(66%). 19% (91%),
 , 8%...
 57%
 48% » [8]. 15-
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 65

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2018	14 ↑	25	33	22 ↓	6 ↓
2015	11 ↓	23	32	24 ↑	11 ↑
2012	17	25	33	21	4

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