

Marchenko K.
Tavria State Agrotechnological University
Scientific supervisor: O.O. Kravets

FINANCIAL LITERACY OF MODERN STUDENTS

According to the data of the article “Skye Bank marks World Savings Day” World Savings Day is “an event created to increase the public’s awareness of the importance of savings both for modern economies and for individuals alike. Savings is important in the global economy and every depositor contributes to its development”.

World Savings Day is a European holiday that is traditionally celebrated on October 31.

This day is celebrated in Ukraine since 2012. The Independent Association of Ukrainian Banks (NAUB) with the support of the Savings Bank of Germany, SBFIC, is implementing the World Savings Day in Ukraine in 2018. The main purpose of this event is to stimulate the idea of saving money and implementing measures for the Ukrainian population on raising financial literacy.

The aim of the project "World Savings Day in Ukraine - 2018" is to improve the culture of savings, the level of financial literacy of the population and confidence in the banking sector.

Throughout the month, banks will offer a variety of promotional products to their customers; hold Open Door Days in their offices throughout Ukraine, and other educational events. Also, within the framework of the project, banks will participate in educational and entertainment events for students, schoolchildren, preschool children and their parents.

The purpose is to cover all segments of the population throughout the country.

Owing to them, citizens will have the opportunity to raise their family's financial literacy, and banks - to attract new customers and increase confidence in their activities.

The results of last years have shown the positive impact of World Savings Day on the activities of banks. Thanks to the participation in the project, the participating banks managed to attract new clients, increase the funds received from the population to deposit accounts. This year, more than 20 banks joined the project.

The aim of our work is to analyze the survey of TSATU students about their financial literacy.

The Department of Finance, Banking and Insurance, TSATU, supported this event, concerning on a careful attitude to money and the need to make savings.

The event was held in English, which emphasized the importance of studying business and professional English. It also allowed each participant to organize the atmosphere of a real European-level conference and to exchange experiences and skills using the professional vocabulary.

Students and teachers read different thoughts about the formation of their reserve capital and the ways of saving. Also during the event a survey was conducted on whether students had difficulty with money.

According to the results of social studies conducted among the students of TSATU:

- 44% of respondents say that they occasionally encounter financial difficulties;
- 33% stated that they have no financial problems;
- 23% of students have serious financial problems.

At the same time, almost 1/4 of students support their parents, only 17% have a scholarship and 10% work to earn a living.

Moreover, more than 90% of students do not trust Ukrainian banks or non-bank financial institutions and have never received loans even in great difficulty. 48% of respondents said that they do not have "airbags". That's why more than 50% of students have to borrow money from their friends and family members. Taking into account all the data obtained, we can state that more than 60% of respondents are constantly experiencing financial problems.

We arrived at the conclusion that first of all, it's worth understanding that the process of saving is not so much about means, but about self-discipline and dedication. Earning money is just half the deal. It is important not to squander them on trifles, which is sometimes quite difficult. Therefore, the power of will is needed for effective savings, not only in order to refrain from impulsive purchases, which often can cause serious damage to the home budget. The other side of the medal is not the best either. To do with the accumulation of money in an endeavor and to save money on everything is also not worth it. First of all, there is the danger of becoming a scum. Secondly, when you save on basic needs and restrict yourself in elementary comfort, there is a risk of "breaking off" in a few months of austerity and stop losing money at all.

Nadielina M.
Universidad Técnica Nacional "Dnipro Politécnica"
Profesora dirigente: A.V. Gavrilova

LOS MEJORES RESTAURANTES DE ESPAÑA

España, como se sabe, es famosa en todo el mundo por su rica cocina nacional. La mayoría de los turistas viajan a España, no solo para admirar las vistas y disfrutar de la playa, sino también para familiarizarse con la cocina española. Presentamos los restaurantes más interesantes del país.

Cena a ciegas: el concepto básico del restaurante Dans Le Noir en Barcelona es proporcionar a los huéspedes un gusto excepcional sin la participación de órganos visuales. El consumo de alimentos ciegos según los restauradores abre nuevas sensaciones y emociones a partir de platos ya familiares. El eslogan de Dans Le Noir dice: "Esto es más que un simple restaurante, es una experiencia natural de los sentidos.

Cena en el cielo sobre Barcelona: Barcelona ofrece una oportunidad única para visitar un restaurante en el cielo, a una altura de 50 metros en uno de los lugares más emblemáticos de la ciudad, sobre la Plaza España.

Montjuic: el restaurante más antiguo del mundo. Fundada en 1725, Casa Botin es el restaurante más antiguo del mundo, como lo demuestra el Libro Guinness de los