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Young people play a very important role in the development of the country and education is designed to help them to find a place where they could be useful and be able to apply their skills.

Recently, the question of the need for education has increasingly arisen, more and more students are going to work and believe that it is possible to break through in life without a higher education. So what value does it have for modern students?

The study of the benefits of education for students was conducted by Victor Zhang. In his article he investigated everything that can be obtained from the university, in spite of its shortcomings. «The value of university is unique for every student. For many students university still provides a piece of paper that certifies their «knowledge» and can open a lot of new doors» [1]. The world is changing and the most important thing that the university should give to students is to «develop the skills of learning, critical thinking and teach how to adapt to new conditions». This study highlighted two reasons why students are not interested in attending classes and why studying might not have any values for them: «lack of teacher and student interaction and innovations in the style of teaching subjects» [1].

The purpose of our research is to investigate students' needs in obtaining higher education, to clear up the reasons which made them think about studying.

The most important thing for students is to be sure that after graduating from the university it will be easier to get a job with a higher salary and other benefits. That's why students trying to choose a university are interested in the so-called «hidden university resources». For example, various practices, exchange programs and diverse experiences that encourage them to develop in the direction they need. We could agree with Victor Zhang's statement: «University provides an opportunity to meet new people from different backgrounds and disciplines» [1].

According to a survey of TSATU students, 85% of our students believe that education is important, but at the same time 90% of all respondents stick to the principle that you can be successful in this life without it. Almost all students who took part in the survey regularly attend their university, because they believe that this will help them to assimilate knowledge which they will not be able to process on their own. The interesting results were shown about the completeness of courses on specialties: about 70% believe that they give enough valuable material for studying, but about 20% are convinced that many data are outdated and may not be useful for their profession in the future.

Fortunately the majority sees the benefits of studying at a university. The survey had a question «Is it possible to replace studying at a university by self-education?» The opinions have divided exactly in 50% to 50%.

As for the desire to continue studying at a certain stage of education, 80% think that it is necessary to go on studying, 14% study because they are forced by their parents and only 6% want to stop studying. Speaking about the assimilation of information, the majority are convinced that they will not be able to process information themselves without attending lectures, which means that attending classes still matters to students. The practical component of the disciplines, as it has turned out, also plays a significant role - all respondents have agreed that it is necessary to have practical sphere of application for their newly obtained knowledge.

The survey shows that our students have chosen their future specialties thinking about their competitiveness at the labour market and they are satisfied by their choice.

It should be noted into conclusion that it makes sense to improve the education system with the aim of increasing the interest of young people to higher education, because if the new teaching

methods will be introduced and possibilities of practice will be increased, knowledge will be of great value.

It takes a lot of time to study at a university and it is necessary to take the maximum benefits from it and the task of the education system is to ensure this, and the task of students is to acquire the necessary knowledge in order to be able to realize themselves in some area.

## References

1. The Real Value of Higher Education/Victor Zhang/ [Електроний ресурс] – Режим доступу: <https://edsurgeindependent.com/the-real-value-of-higher-education-5be66c92364a>

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## CRYPTOCURRENCIES AND BLOCKCHAIN: HISTORY AND PROSPECTS OF THE MARKET, ROLE IN THE MODERN WORLD

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Increasingly, people began to buy various goods, pay for services and transfer funds using the Internet. And for such purposes, ordinary money does not quite suit modern users. And the times when e-wallets were something new has already passed. And the most convenient and simple method of calculating Internet users became electronic payment systems, that is, money, but electronic.

With the help of this currency, it became possible not only to buy things, but also to pay for the telephone, utilities and even in public transport and in supermarkets.

True, virtual currency is the one of the inventions of mankind, which could be found only from the books of science fiction writers of the last century: they do without paper, printing press and are not controlled by any government of the world. Today, this is our reality, Bitcoin is the first electronic form of money in the history of mankind, known as “cryptocurrency”. Cryptocurrency is a fast and reliably protected system for making payments and money transfers created using the latest technology and is not controlled by any government. Therefore, it is so popular [1].

The word “Bitcoin” is interpreted as: the word “bit” means the minimum unit of information, and “coin” means “coin”, “money”.

In exchange trades and financial articles, as a rule, cryptocurrency symbols are used in an abbreviated version - BTC.

The Bitcoin network is combined with all client programs, that is, wallets, it is stored on each computer and has an open registry for viewing all operations in the system. A connection to the registry takes place using your own wallet or web interface and is possible from anywhere in the world, without passwords and authorization.

The payment has been made and its history can be traced to the very moment of the generation of coins, since they are not deleted from the database. That is, everyone can see the transaction, but the names and details of these persons are not known to anyone.

If we look at bitcoins from an economic point of view, here it should be noted that this digital product has a limited offer. All in all, exactly 21000000 bitcoins can be released and no more. This is a clear boundary to which their number will

