
ABSTRACTS

HORVÁTH, ILONA: The results of international and Hungarian financial and economic education in the light of research

International and Hungarian research has drawn attention to the low values that have been measured in recent years in the assessment of financial and economic literacy. The negative trends identified within the population point to education. Financial and economic education in the secondary school curriculum remains unresolved; surveys suggest that the extracurricular courses are effective in enhancing the financial and economic literacy of students only to a limited degree. It is necessary to explore new alternatives to the existing options that offer a possibility of progress in terms of both school education and extracurricular courses. Everywhere in the world the economic crisis has accelerated the need to focus attention on finances and the economy; it has become obvious that the development of financial and

economic education and literacy are in the interest of the national economy, so it is essential to tackle this problem. According to the most recent research, the trend is worsening, which requires greater involvement on the part of public education.

The results of the PénzSztár student finance literacy competition suggest that students learn things that can be learned. However, they are less capable of solving problems that require skills, competencies, experience and arithmetical skills – this conclusion concurs with the results of the recent PISA test relating to Hungary. This is possibly the reason why students receiving financial education perform only moderately better in various financial literacy tests – a surprising finding presented by research in Hungarian financial literacy.

Keywords: *financial literacy, competence, problem-resolving thinking, PénzSztár financial literacy competition*

NÉMETH, ERZSÉBET: **Education improving financial literacy: a study and diagnosis**

Several research have called attention to the fact that while in our country lots of organizations have embarked on developing the financial culture, there is room for improvement, it does not improve. Our research intended to map the causes of inefficiency, thus we aimed to answer what kind of organisations, topics, efficiency and whom are they training. We contacted the organisations, who have programs with the objective of developing financial culture beyond the public education and asked them to fill out a survey of four thematic units and 56 questions. 35 institutions/respondents have education programs, out of which four reach more than 100 000 people,

so they have a determinative role in the territorial efficiency. Our examination has explored that even while a significant proportion of the students in public education receive trainings with the objective of developing financial culture, these trainings are just a few hours, furthermore, course descriptions and materials are typically not available or published. Assessment of the accomplishment of these trainings is not conducted. Among the target groups, the adults are under-represented. In order to increase the effectiveness of these trainings in the future, the quality and effectiveness and needs to be strengthened, along with the factors ensuring transparency.

Keywords: *financial literacy, education, revealing causes of failure*



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„Anna gyors léptekkel haladt az iskola felé. Mivel barátnője beteg, egyedül volt. Unalmában kitépett a földből egy facsemetét, s húzta maga után. Útközben darabokra szaggatta, a leveleit letépte és szétdobálta az úton.” *(Hreskó Réka, 8. o., legjobb helyesíró különdíj, Szolnoki Körösi Csoma Sándor Ált. Isk. és AMI, felkészítő tanár: Tóthné Rácz Erzsébet)*

„A tél. Számomra talán ez az évszak hozta a legtöbb emléket. A tiszta hófehérség alatt mindig itt voltak a piszkos, barna emlékek. Olyanok, mint a föld, amin most heverek. A hó már félig befedett, s még mindig záporozik a kies tájra. Amilyen szép a hóesés, olyan csúf is.” *(Turóczy Helga, 8. o., Szent György Katolikus Ált. Isk. és AMI, Jászsalszentgyörgy, felkészítő tanár: Vighné Olasz Anikó)*

„Tavaszerékán, a hagyománynak eleget téve, a legények májusfát állítanak az általuk kedvelt lánynak.” *(Hajnal Frida, 8. o., Szolnoki Körösi Csoma Sándor Ált. Isk. és AMI, felkészítő tanár: Tóthné Rácz Erzsébet)*

„Mindig anya jut eszembe erről a gyönyörű tulipánfáról.” *(Babinszky Fanni Kata, 7. o., Gödöllői Petőfi Sándor Ált. Isk., felkészítő tanár: Kis Tibor)*

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