УДК 378:330

## ANALYSIS OF RELATIONS BETWEEN ECONOMIC AND EDUCATIONAL SYSTEMS

## Д. С. КОВАЛЕВ Научный руководитель А. А. РАЗМАХНИНА Белорусско-Российский университет

I want to point out the problem that concerns not only Belarus, but also America, Russia and other countries. What do you think the problem is? I am 18 years old, last year I graduated from school and entered one of the most prestigious universities in Belarus. The most important question you have to answer today is why the rich get richer and the poor get poorer? We are taught a lot of subjects at school that will not be needed after graduation. We are used to thinking that doing well at school is enough to become successful. School and university give us mediocre knowledge that is very difficult to apply in life. An 18-year-old cannot even properly explain what taxes are and how they work. I want to propose to introduce a subject in school that will talk about real life, about the schemes and mechanisms for obtaining money that work in life so that children can become much more educated and financially independent. Let us check the examples. The Treasury Department of the USA has created an educational project *Money as you grow*. On its website there are five sections with information for different age groups. The data, methods, tools, educational games and tests collected here are recommended to be used by parents and teachers to teach children how to handle money.

In Japan in 2007, the Central Council of information on financial services published the financial education program, which is mandatory for all schools and universities. According to the program, students should learn about the different functions of money and the role of financial transactions.

In the modern world 90 % of money is kept by 10 % of people and so will be for a very long time because experienced fathers will pass on their knowledge of finance to their children. Let us say that at least someone heard my words and we jointly created a school with additional subjects that teach finances, taxes and accounting. The economy will rise due to the fact that people at the age of 18 will understand a lot in financial field and if they are interested, they will develop it with a good knowledge base. Thus, it can help any country to achieve much greater results in not only science but also in finance. I believe that it is time to change the old and established things to new and modern.