

PSYCHOLOGIA I SOCJOLOGIA

Socjalna psychologia

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THE SPECIFICS OF THE PERCEPTION OF CREDIT PRODUCTS OF BANKING INSTITUTIONS BY APPLICANTS FOR HIGHER EDUCATION

For today's young people, money is a significant factor in comparing people, and having money leads to different behaviors that are associated with self-affirmation [3]. Young people often regard money as the only means to secure their status in society or to perceive themselves, to change the image of "I". Entering economic life, young people often lack the necessary knowledge and skills, which can create serious problems. Therefore, in such a situation, effective economic education is important, which forms an adequate psychological response to economic phenomena among young people, especially in times of crisis, and the successful future of the individual, the country and the world as a whole depends on it [1, p.15].

An analysis of the work of foreign and domestic scholars on the peculiarities of the attitude towards money of the youth, shows that young people especially value money and overwhelmingly perceive them as good, as a symbol of prestige and power. This behavioral attitude leads to ever-increasing and unnecessary costs. Scientists point out that the increased value of money, the concern for money, and the increased attention to them, are characteristic of both the youth of the younger group (high school students) and the youth of the older group (graduates of schools, students) [3; 5]. Studying the typology of young people's attitude to money, M. Semyonov also found that the majority of young people surveyed showed considerable monetary concern, increased attention to money and related topics, the rest of high school students showed monetary relaxation, reduced attention to money, reduced attention to money, monetary denial, wastefulness (while spending money does not bring therapeutic effect) [6, p. 124-127]. It has been found that the main difference between applicants and graduates is how they make money and succeed. For

schoolchildren, the main traits for success are persistence, commitment, initiative, commitment. Applicants value talent, ability, hard work [7, p. 348]. O. Shchedrin points out that the role of monetary motivation is new to youth economic behavior. Thus, in particular, it is noted that feeling rich or poor influences the formation of professional choice of personality. The lack of money from young representatives of poor families encourages them to choose a higher-earning profession, to organize a commercial or industrial activity [2]. O. Filinkov notes that the choice of economic activity is connected not so much with the feelings of being rich or poor, but with the value of money, the perception of it as a means or purpose [4]. O. Nikitina, exploring the moral valuation of money by a person of adolescence, constructed a hierarchical model of valuation of money. Such a model points to the fact that youth perceive money for the most part as a means of exercising power, meeting a wide range of needs, and not much thinking about the moral aspect of money [5]. Therefore, the growing need for self-determination in boys and girls is associated with an important factor for their material values, but at the same time the value of such a factor as spiritual values is diminishing. Only representatives with a schizoid and cycloid structure of personal psychotype have an equal attitude to material and spiritual values [3].

Thus, based on the analysis of the literature, it is possible to distinguish some contradictions in the attitude of young people to money: the priority of money as value; fuzzy understanding of the essence of money; blurred ideas about how to make money; priority of spending activities; cognitive dissonance in the minds of young people regarding a focus on consumption without a focus on high earnings; monetary anxiety, negativism in financially unsecured representatives; belief in one's own strength and that one's destiny is in one's own hands, etc. In addition, we can talk about the significant impact of the attitude of the applicants to the money on their professional and personal formation. Money and credit, as socio-psychological factors of economic socialization, bring into the individual and social life of the individual a special orientation of educational and professional activity, determine the specific perspective of perception of themselves and the world.

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