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SPECIFIC FEATURES OF THE USE OF INNOVATIVE PEDAGOGICAL TECHNOLOGIES IN INCREASING THE FINANCIAL LITERACY OF STUDENTS

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ABSTRACT

This article discusses the specifics of using innovative pedagogical technologies to increase the financial literacy of student youth, and mainly highlights the benefits of using collaborative technology. The views of pedagogical scientists on collaborative technology have also been studied. Methods of implementing collaborative technology are analyzed. It also reveals the specifics of the use of innovative pedagogical technologies in improving the financial literacy of students.

KEYWORDS: *Teacher, Student, Medical Literacy, Work Technology, Small Group Work, Harmoniously Developed Generation, Innovative Technology, Lifelong Learning, Life Skills, Competence, Employment, Labor, Life Position, Citizenship, Work, Solidarity, Common Sense, Intellectual Potential.*

INTRODUCTION

Today in our country more and more attention is paid to the upbringing of a harmoniously developed generation. So that every young person has his own worldview, intellectual potential, common sense and position in life.

This process is directly related to the work being done in the education system today. The globalization of education in the upbringing of the younger generation, the introduction of innovative technologies, as well as the flow of information require constant updating and improvement of educational content.

In accordance with the state requirements for the system of continuing education, these educational institutions are creative, socially active, highly spiritual, and professional by increasing the efficiency of the educational process, the implementation of the latest achievements of science. It is important to cultivate a professional, loyal to the motherland,

respect national and universal values, creative and independent thinking, a sense of responsibility to the family, society and the state, instill in their hearts and minds the ideas of Eastern democracy. Involves the performance of tasks;

Successful solution of these tasks requires the use of modern educational technologies in the educational process. The use of modern pedagogical technologies in the educational process requires, first of all, the humanization of pedagogical relations. Because, without it, any technology will not produce the expected results;

MAIN PART

In the modernization of the education system, a variety of advanced pedagogical technologies, which are increasingly used in all spheres of education, create favorable conditions for the development of students' abilities and spiritual attitudes. In this regard, the role and importance of educational technologies, especially those aimed at personal development, is great. It is impossible not to contact the person during the training. What role should a person play in this process - a goal function or a task function to achieve it?

The constant optimization of the educational process depends on the use of new and improving pedagogical technologies in the teaching process in different directions and purposes.

Today's demand depends on the development of science-based innovative pedagogical technologies, the development of qualified professionals who can use information, the intellectual potential of teachers and their level of training.Therefore, the relationship between teacher and student should encourage the enjoyment of achievements, a responsible approach to learning and creative collaboration. This creates a "bridge" between the means of communication needed to organize the pedagogical impact. This "bridge" not only encourages teachers and students, as well as students to cooperate, but also develops the skills of holding hands in the development of the state and society, when the time comes, they will be able to share ideas, solidarity and the opinion of others. along with respect, it encourages independent, determined thinking to the extent that it can pass its influence, its word, to others.

In this regard, the use of innovative pedagogical technologies in improving the financial literacy of students has its own characteristics; **first of all**, it can be students who combine education with work. They have a higher level of life skills than other students. Therefore, the teacher is required to use the technologies that are used in the teaching process for students at this level, which are modern and shape them as active members of society.

Second, there is a need for a separate approach to improving the financial literacy of the students who work and study, as well as the students who are only studying. Because, they may have different opinions. The teacher should use technology in the classroom so that the process is comprehensive for almost all students.

Third, the technologies that are being used do not have to be in the exact literature. The teacher can also use the creativity of the student to innovate, taking into account the level of financial literacy of the student. That is, they can develop methods of implementing modern technology, depending on the conditions of the audience and the level of knowledge of students. This will definitely be of interest to students. Then, the uniformity in the lessons will retreat.

Fourth, if we compare the age of students with the age of high school students, they will be much older psychologically. Therefore, the means of implementing certain technologies in the classroom should be prepared taking into account the age characteristics of the students' age.

This means that we need to make extensive use of innovative pedagogical technologies in order to increase the quality of teaching and ensure the participation of students in society and the state in the future. One such technology is collaboration technology.

Collaborative technology should be based on teacher-student, student-to-student equality, and democratic values. In this process, the interaction between the subjects will certainly bear fruit in the future. As a result, both the educator and the student work together as partners and creators to identify and evaluate the content, purpose, and content of the lesson.

In today's era of globalization, the use of collaborative technologies in the teaching process is a requirement of the times. This demand, which is illuminated by the first President of our country Islam Karimov to the younger generation, is "... you are a creative generation that will build the great days of tomorrow, the new century of Uzbekistan. The bright future of Uzbekistan depends on your determination, thorough knowledge of modern knowledge and professions, readiness for a great life, difficult trials, love for the Motherland, courage and perseverance"[1, p.12]. We can also see. This call encourages cooperation in educating the younger generation.

In the implementation of collaborative learning technologies in the classroom, the methods of "Teaching in a team", "Organization of creative research in small groups", "Have a point of view", "Critical thinking", "Reading together" and "O ' creative games such as "Find your strength", "Collaboration square", "Find mistakes" [2, p.53] can be used effectively.

At the same time, our task today is not limited to the formation of students' knowledge, skills and abilities in science. Basic and scientific competencies established by the Resolution of the Cabinet of Ministers of the Republic of Uzbekistan dated April 6, 2017 No 187 "On approval of state standards of general secondary and secondary special vocational education" we need to develop organically together.

Mathematical literacy, awareness and competence in the use of scientific and technical innovations - the ability to make personal, family, professional and economic plans based on accurate calculations, to read various diagrams, drawings and models in everyday life, to facilitate human labor, labor the formation of the ability to use scientific and technical innovations increase productivity and lead to favorable conditions.

Methods of mathematical literacy, knowledge of scientific and technical innovations, and the formation of competencies based on collaborative technology in the classroom serve to increase financial literacy among students.

These include "Traffic Light", "Category", "We Are One Team", "Don't Sit Empty, and Heads Up!" [4, p. 328]. In the implementation of these methods, depending on the number of students, small groups are formed and are mainly used in seminar classes. In small groups, the maximum number of students should be 6 and the minimum should be 4.

Traffic light questions depend on color. Questions in red are more difficult, questions in yellow and green are easier questions. This is based on the established rules in traffic light colors. In this method, groups are given a 100-point deposit in advance, and each answer given by the groups to the questions is taken relative to 100 points. For example, if you answer a question in red, it will

be 100 * 10, if you do not answer, it will be 100/10, if you answer a question in yellow and green, it will be 100 + 10, if you do not answer, it will be 100-10. The teacher calculates the results on the monitor. This is done using excel.

In this method, the questions are defined according to the category level. Groups have the right to choose questions. The result is based on the answers to the questions. Teams count their points. The teacher is in charge.

For example, in seminar classes, these methods can be used to reach a wider range of students. These techniques not only encourage the group to score more points, but also focus on answering difficult questions. Because more points are awarded for difficult questions.

The use of these methods allows students to develop the basics of collaborative skills - mathematical literacy, awareness of scientific and technical innovations, along with the competence of use. It also promotes financial literacy among students.

The results obtained by the teacher from the groups should be encouraged step by step. R. Slavin, one of the authors of the technology of collaborative learning, said that it is not enough to instruct students to complete tasks together. Real cooperation between students is necessary to create a favorable socio-psychological environment for each student to enjoy the success of each student, a sincere sense of mutual support. [5, p. 48] In such an environment, students agree, with the development of a sense of solidarity, socially active civic competence is further enhanced through financial literacy.

D. Johnson and R. Johnson noted that the principles of collaborative technologies are “teamwork and, of course, rewarding the winning team, individual approach to students, creating equal opportunities for success”. [6, p.89]. Motivation has always served to discover and develop new personal abilities.

CONCLUSION

Based on the above considerations, we can draw the following conclusions. First, the best practices of the didactic process in collaborative technologies were summarized and identified as follows:

- By level of application: general pedagogical;
- On philosophical grounds: humanistic;
- According to the main factors of development: complexity, biogenic, sociogenic and psychogenic;
- person-centered: comprehensive;
- According to the content: educator,educator, secular, human, general, deeply understood;
- By type of management: system of small groups;
- By organizational forms: academic + clubs, individual + group, stratified;
- According to the student's approach; on the basis of personal-human, subject-subject relations (cooperation)
- According to the acquired methods: problem-solving, based on creativity, dialogue, game;
- By student category: public (for all categories).

Second, the use of collaborative technologies based on these experiences in the classroom is important for personal development. That is why it is necessary to use such advanced pedagogical technologies in the process of upbringing and educating a harmoniously developed generation. Third, the sense of solidarity, like-mindedness, cooperation, and generosity formed and developed in students on the basis of this technology not only increases students' mastery in the classroom, but also provides them with life skills and cooperation in democratizing the state and society. Fourth, the effective use of collaborative learning technologies in the classroom allows students to engage in daily intense mental work, creative and independent thinking, build confidence in their own strengths and abilities, and take an active civic position.

Therefore, collaborative learning can achieve many results based on the requirements of technology. Only we, the educators, should not hesitate to be creative and develop new technologies in the classroom.

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