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PEDAGOGICAL FOUNDATIONS OF DEVELOPING SAVING SKILLS AMONG STUDENTS

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Abstract: This article analyzes the pedagogical foundations of developing saving skills among students, the essence and content of this concept, effective methods of forming a culture of thrift in the educational process, as well as the role of modern pedagogical technologies. In addition, the theoretical and practical aspects of developing economic thinking, rational use of resources, and improving ecological and financial literacy are highlighted.

Keywords: thrift, pedagogical foundations, student, economic education, financial literacy, rational use of resources, competence, education, upbringing.

INTRODUCTION In the context of modern globalization, the development of human capital, the formation of young people's economic thinking, and the development of saving skills among them are considered one of the important directions of state policy. The reforms being implemented in the Republic of Uzbekistan set the task for the education system not only to train qualified specialists but also to educate individuals who are economically conscious, responsible, and capable of rationally using available resources.

Thrift represents a person's ability to use material, financial, time, energy, and natural resources effectively. This quality plays an important role both in students' professional activities and in their daily lives. In particular, the formation of a culture of thrift in higher education institutions serves as an important factor in ensuring the economic independence of young people.

LITERATURE REVIEW The issue of developing saving skills among students is one of the current areas of modern pedagogy, economic education, and upbringing theory. The theoretical and methodological foundations of this problem have been widely studied in the scientific research of both domestic and foreign scholars. In these studies, thrift is interpreted as an important factor that forms a person's economic culture, sense of responsibility, and sustainable lifestyle.

The foreign scholar John Dewey substantiated the close connection between education and practical activity, emphasizing the importance of acquiring economic and social competencies through life experience. According to his views, the educational process should be directed toward developing students' ability to make independent decisions, use existing resources rationally, and form a responsible attitude. This approach is recognized as one of the important pedagogical factors in developing saving skills today.

In L.S. Vygotsky's cultural-historical theory of development, it is scientifically proven that an individual's knowledge and skills are formed through the social environment and the educational process. The concept of the "zone of proximal development" serves as an important methodological basis for the gradual development of students' saving skills and the formation of their economic thinking and practical abilities.

A. Maslow, in his theory of human needs, paid special attention to issues related to economic stability and meeting security needs. According to his scientific views, the development of qualities such as financial literacy, diligence, and thrift is essential for a person to fully realize their potential.

In recent years, the concept of "Education for Sustainable Development" promoted by UNESCO and other international organizations has included thrift, responsible consumption, and rational use of natural resources among the key competencies. This approach contributes to the development of ecological and economic culture in the higher education system.

Among Uzbek scholars, B.X. Khodjayev developed theoretical foundations for the formation of pedagogical competencies and substantiated the priority of a learner-centered approach in modern education. In his scientific views, economic education, responsibility, and social activity are considered important components in developing the professional competencies of future specialists.

R.J. Ishmuhamedov studied the issues of developing students' independent thinking, practical activities, and competencies through the introduction of innovative pedagogical technologies into the educational process. His research emphasizes that interactive methods, project-based learning, problem-based education, and case-study technologies are effective tools for developing economic thinking and saving skills among students.

In the work "The Strategy of New Uzbekistan" by Sh.M. Mirziyoyev, as well as in the regulatory and legal documents adopted in the country, educating young people as economically independent, proactive, hardworking, and thrifty individuals is identified as one of the priority tasks. This approach further strengthens the need to develop economic culture and financial literacy in the higher education system.

The analysis of scientific sources shows that although the theoretical foundations for developing saving skills have been sufficiently studied, it is necessary to further expand research on improving pedagogical mechanisms, innovative methods, and practical technologies for developing this quality among students based on a competency-based approach in higher education institutions. Therefore, this study is aimed at scientifically substantiating the pedagogical conditions, methods, and effective forms of developing saving skills among students.

RESEARCH METHODOLOGY This study was aimed at scientifically analyzing the pedagogical foundations of developing saving skills among students, identifying the factors that ensure the effectiveness of this process, and developing recommendations for their implementation in educational practice. The research methodology was organized based on modern pedagogical approaches, including learner-centered, competency-based, systematic, and activity-based approaches. These approaches made it possible to identify the pedagogical conditions that contribute to the development of students' economic thinking, sense of responsibility, and skills of rational resource utilization.

The theoretical basis of the research was formed by the Law of the Republic of Uzbekistan "On Education", the Law "On State Youth Policy", conceptual ideas put forward by the President of the Republic of Uzbekistan aimed at modernizing education and increasing the economic activity of young people, as well as scientific works of domestic and foreign scholars related to economic education, financial literacy, and competency-based approaches.

During the research process, a number of scientific methods were used in an integrated manner. In particular, through the method of analyzing scientific and pedagogical literature, the content of the concepts of thrift, economic education, economic culture, and financial literacy, their pedagogical interpretation, and development trends were studied. Domestic and foreign scientific sources were comparatively analyzed, and common as well as specific aspects of existing scientific views were identified.

Using the comparative analysis method, existing experiences in developing students' saving skills in higher education institutions were studied and their effectiveness was evaluated. This method helped to determine the advantages and possibilities of various pedagogical approaches.

Through the observation method, students' behaviors related to thrift in educational and practical activities, their culture of resource utilization, and their skills in making economic decisions were analyzed. Based on the obtained results, pedagogical factors influencing the formation of thrift were identified.

In addition, using the methods of generalization and systematization, theoretical and practical data collected during the research process were scientifically processed, and their interrelationships were substantiated. This made it possible to develop a holistic pedagogical model for the development of saving skills among students.

The competency-based approach was applied as a special methodological foundation in the research. According to this approach, thrift was considered not only as theoretical knowledge but also as a practical competence demonstrated in everyday life and professional activities. Therefore, the pedagogical possibilities of using interactive methods, problem-based situations, project activities, case studies, group collaboration, and reflection methods in the educational process were analyzed.

The reliability of the research results was ensured through the critical analysis of scientific sources, the integrated application of research methods, comparison of the obtained results with theoretical conclusions, and reliance on the general scientific principles of pedagogy. This methodological approach made it possible to comprehensively study the pedagogical foundations of developing saving skills among students, identify existing problems, and develop practical recommendations aimed at their solution.

RESULTS AND DISCUSSION The results of the study showed that developing saving skills among students is one of the important pedagogical tasks of the modern higher education system. Thrift includes not only a careful attitude toward material resources but also a culture of rational use of time, energy, information, and natural resources. Therefore, the formation of this skill requires a comprehensive pedagogical approach within the educational process.

Based on the analysis of scientific sources and pedagogical observations, it was determined that the level of development of students' saving skills is closely related to their economic knowledge, financial literacy, independent thinking, and sense of personal responsibility. Although students have theoretical knowledge about the rational use of resources, their ability to apply this knowledge in everyday life and educational activities remains insufficient. This indicates the necessity of combining theoretical knowledge with practical training in the educational process.

During the research, the main pedagogical conditions for developing saving skills were identified. First of all, enriching the content of education with elements of economic education is of great importance. Integrating topics related to personal budgeting, financial literacy, energy efficiency, ecological culture, and responsible consumption into academic subjects contributes to the development of students' economic thinking. In particular, lessons organized on the basis of interdisciplinary integration help students develop the ability to apply theoretical knowledge in real-life situations.

According to the research results, interactive pedagogical technologies have high effectiveness in developing saving skills. In particular, the use of project-based learning, problem-based education, case studies, discussions, business games, and group work methods develops students' competencies in analyzing economic situations, choosing alternative solutions, and making decisions related to the rational use of resources. During such activities, students also acquire skills in justifying their opinions, carrying out economic calculations, and cooperating with a team.

The results also demonstrated that the introduction of digital technologies into the educational process is an important tool for forming a culture of thrift. Monitoring personal expenses through mobile applications, using electronic planning programs, working with platforms that control energy consumption, and participating in online financial literacy courses contribute to the development of students' practical skills. Modern information technologies expand students' opportunities to analyze their economic activities and engage in self-control.

During the discussion, it was found that the formation of saving skills is influenced not only by higher education institutions but also by family and social environments. The economic culture formed within the family, parents' financial responsibility, and their attitude toward thrift directly influence

students' personal behavior. Therefore, establishing cooperation between higher education institutions, families, and local communities is an important factor in increasing the effectiveness of this process.

The role of the teacher's personality was also specifically analyzed during the research. A teacher's adherence to the principles of thrift, rational use of resources, and application of innovative methods when working with students contribute to the formation of a positive pedagogical environment. The personal example of a teacher serves as an effective educational tool for developing students' economic responsibility and conscious consumption culture.

The research results also confirmed the effectiveness of project activities in developing thrift. Involving students in practical projects related to energy saving, waste sorting, reducing paper consumption, and rational use of water and electricity contributes to the simultaneous development of their ecological and economic responsibility. Such projects not only strengthen theoretical knowledge but also increase students' initiative, creativity, and social activity.

The obtained results indicate that higher effectiveness can be achieved when the development of saving skills is organized based on a competency-based approach. In this process, students become active participants in education, combine theoretical knowledge with practical activities, and learn to make economically justified decisions in everyday life. In particular, the use of reflection, self-assessment, and elements of independent learning has a positive impact on students' personal development.

Based on the generalization of the research results, the following pedagogical model for developing students' saving skills was proposed: the goal is to form an individual with economic and ecological culture; the content includes elements of economic education and financial literacy; methods include interactive educational technologies, project methods, problem situations, and practical training; tools include digital platforms, electronic educational resources, and innovative technologies; the expected result is the preparation of a specialist who can use resources rationally, act economically responsibly, and make independent decisions.

In general, the research results demonstrated that developing saving skills among students is a continuous pedagogical process. To organize this process effectively, it is necessary to ensure the integration of theoretical knowledge, practical activities, innovative pedagogical technologies, and educational work. Such an approach contributes to the development of future specialists' economic thinking, improvement of their financial literacy, and establishment of sustainable development principles in society.

CONCLUSION Based on the results of this study, it can be concluded that developing saving skills among students is one of the important pedagogical tasks of the modern higher education system. Thrift is manifested as an important personal quality that contributes to the formation of an individual's economic culture, sense of responsibility, independent thinking ability, and social responsibility toward society. Today, the rational use of resources, improvement of financial literacy, and adherence to sustainable development principles are considered essential competencies of future specialists.

The scientific analyses conducted during the research showed that the formation of saving skills among students should not be limited only to providing economic knowledge but should also be implemented on the basis of the unity of education and upbringing processes. The use of learner-centered, competency-based, and activity-based approaches in this process provides effective results in developing students' economic thinking.

According to the research results, the main pedagogical conditions for developing saving skills were identified as introducing elements of economic education into the content of education, ensuring interdisciplinary integration, using interactive pedagogical technologies, organizing practical training, and implementing project activities. In particular, the use of project methods, problem-based learning,

case studies, discussions, and digital educational tools teaches students to make independent decisions, analyze available resources, and use them effectively.

It was also substantiated that the teacher's personal example, the educational environment of the higher education institution, and cooperation with family and society play an important role in forming a culture of thrift among students. Students should perceive thrift not only as a theoretical concept but also as a practical skill demonstrated in their daily activities.

Based on the research results, the following conclusions were drawn:

- saving skills are an important personal quality that contributes to the development of students' economic, ecological, and social competencies;
- special attention should be paid to economic education and financial literacy issues in the higher education process;
- interactive methods and innovative pedagogical technologies provide effective opportunities for developing saving skills among students;
- students' experience in rational use of resources can be increased through practical projects, trainings, and independent activities;
- the development of a culture of thrift should be organized as a continuous and systematic pedagogical process.

In general, developing saving skills among students contributes not only to achieving economic efficiency but also to educating conscious, responsible, and sustainably thinking individuals. Improving pedagogical activities in this direction within higher education institutions will remain an important factor in developing the professional and personal competencies of future specialists.

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