

## FORMING CONCEPTS OF SAVING IN CHILDREN OF SCHOOL AGE

*Shukurullayev Ozodbek Arzuvevich**TDPU in the name of Nizomi**Independent researcher*

**Abstract:** Pre-school education develops a child's self-awareness, the formation of the concept of thrift and self-control, prepares conditions that give him the opportunity to express himself, helps him to become a self-confident, independent person.

**Annotatsiya:** Maktabgacha ta'lim bolaning o'z-o'zini anglashi, tejamkorlik tushunchasini shakillantirish va o'zini tuta bilishini rivojlantiradi, unga o'zini namoyon qilish imkoniyatini beradigan sharoitlarni tayyorlaydi, o'ziga ishongan, mustaqil shaxs bo'lib yetishishiga yordam beradi,

**Аннотация:** Дошкольное образование развивает самосознание ребенка, формирование понятия бережливости и самоконтроля, готовит условия, дающие ему возможность проявить себя, помогает ему стать уверенной в себе, независимой личностью,

Pre-school education supports the child's development direction, motivates him to be more effective in all areas and realize his potential easily at an older age. Pre-school age is the period between 3-7 years old. is where most of human development is completed. childhood is the starting point of human development. Preschool education supports the child's development and allows him to more easily open his possibilities, that is, to discover himself. According to many studies, children who receive preschool education are more likely to succeed and attend school in high school. Today, researchers emphasize the importance of the first five years of life, and say that these first years are the determining factor in what a person will be in the future. . Therefore, preschool education should not be entrusted only to family members or to people who do not have sufficient knowledge. No matter how well these people take care of their children; Children need well-trained teachers in this field, educational programs prepared by teachers, and a play environment where they can interact with their friends.

The preschool period is the most important stage in the mental and spiritual development of children. Because a child completes 50% of his mental development before the age of 4, 30% at the age of 4-8, and 20% at the age of 8-17. From this ratio, we can see that the development of a 0-6-year-old child is a period of rapid development. Wrong actions during this period can leave a big mark on the future life of the child. Because the solid foundation created in this age range increases the possibility of self-improvement in many areas in the future life of the child. Therefore, special attention is paid to the development of preschool education organizations in our country.

The educator should be able to process the information of social agents in a professional manner, to direct this influence in a targeted manner, to be able to turn the situation of social development into a pedagogical situation, and to create an educational environment aimed at the formation of leading moral and economic qualities.

In particular, a child's acquisition of the first concepts of knowledge about the economy through games is important for clarifying and strengthening his ideas about the economy, gaining new knowledge about the economic life of people, the child himself, the adults around him and his

peers. It allows to manifest in the right actions, relations, activities in accordance with the existing knowledge. One of the most important motivating factors for learning about the family economy, hometown, region, profession in the field of business is the development of knowledge and interest in the economy, which expands children's worldview.

It is not a secret that in pre-school educational institutions, children are given first economic knowledge mainly from the middle group. It is a process aimed at imparting economic knowledge to children of preschool age, developing their logical thinking, and forming the qualities of entrepreneurship and thrift. The following sections provide the first economic concepts to children of the middle group:

Man and his needs;

Man and economy;

Money is organized based on the purchase and exchange of products.

In giving an understanding of the human being and his needs, the life needs necessary for a human being (clothes, food, etc.), about economy (saving water, time), about equipment in pre-school educational institutions and at home (toys, books and etc.) being frugal gives an idea of saving time by giving the first understanding of time. By giving these concepts, surrounding objects and raw materials, their various qualities, household items (beds, blankets, pillows, sheets, dishes) distinguish them from each other. differentiate and generalize, define and expand their ideas about types of outerwear. During the introduction to the world, discussions on topics such as "Bread and water are dear to us", "Household items", "Kitchen items" are held.

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