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EDUCAȚIA ECONOMICĂ A ELEVILOR ȘI ADULȚILOR: ASEMĂNĂRI ȘI DIFERENȚE

Anastasia OLOIERU,
„Ion Creangă” State Pedagogical University of Chișinău

În articol sunt descrise asemănările și diferențele dintre educația economică a elevilor și a adulților. Sunt descrise etapele modelului de învăţare fundamentate de David Kolb și condițiile pentru creșterea motivației de învățare identificate de savanții Ginsberg M. B. și Wlodkowski R. J. Totodată, este menționat faptul că educația economică este un demers care conține principii, competenţe, obiective, conţinuturi, activităţi de predare/învățare/evaluare care trebuie respectate, planificate, implementate și evaluate. Educația economică este un proces continuu, etapizat și trebuie neapărat realizat de către un specialist în domeniul economiei și/sau științelor educației. Rolul formatorului este de a împărtăși o parte din știința sa și a favoriza receptarea ei. Iar rolul educatului este de a asculta, munci, înțelege și interioriza informația primită. La final, sunt explicate unele valori economice, printre care independența, libertatea și prosperitatea. De asemenea, sunt descrise principiile educației economice, fără de care acest demers nu poate fi eficient.

Cuvinte-cheie: *educație economică, învățare, cultură economică, valori economice, principii ale educației economice.*

ECONOMIC EDUCATION OF STUDENTS AND ADULTS: SIMILARITIES AND DIFFERENCES

The article describes the similarities and differences of the Economic Education of students and adults. There are described the stages of the learning model substantiated by David Kolb and the conditions for increasing learning motivation identified by Ginsberg M. B. and Wlodkowski R. J. At the same time, it is mentioned that Economic Education is an approach that consists of principles, competences, objectives, contents, teaching/ learning/ assessment activities that are to be observed, planned, implemented and evaluated. Economic Education is a continuous, staged process that must necessarily be carried out by a specialist in the field of Economics and/or Educational Sciences. The trainer's role is to share some of his knowledge and to promote its comprehension. And the role of the trainee is to listen, work, understand and internalize the received information. Finally, some Economic Values are explained, including independence, freedom and prosperity. Also, there are described the principles of Economic Education that prove its effectiveness.

Keywords: *economic education, learning, economic culture, economic values, principles of economic education.*

Introduction

Recently, trainings, seminars, webinars on various economic topics are increasingly looked for. As a rule, the beneficiaries of these forms of Economic Education are adults. Thanks to them, today, we are witnessing a real explosion on the market of private educational services, and one reason is the lack of continuity in the educational process. This rupture leads to the stagnation of the development of the economic and entrepreneurial spirit, the reduction of the level of awareness of economic relations, the lack of the possibility of preventing some undesirable economic behaviors, financial losses, etc. At the same time, the Coronavirus Pandemic outlined the fact that Economic Education must never end because we will end up being overtaken by the situation, if we stay where we are [8, p. 115].

Differences between the economic education of students and adults

Learning is one of the most appropriate and natural activities of the humanity. We are used to a child asking a lot of questions, and from the answers received, he formulates other questions. From one perspective, we admire adults who have the courage to learn at an older age. In terms of Economic Education, what is fun and fascinating for children can be boring or even useless for adults. That is why, in contemporary pedagogy (in the last 20-25 years), adults, unlike children, are considered a special subgroup for which specially processed theoretical and applied training methods are needed [6, p. 4].

The origins of learning in adulthood dates back the outbreak of the Second World War when there was a need to teach people in a short period of time to fight, to give first aid, to use certain weapons, etc. When the military operations slowed down, lots of adults returned to education with the aim to be trained in a specific field. Thus, the pedagogues, who delivered educational services faced problems related to the quality of teaching, the selection of contents, the formulation of learning objectives, the choice of didactic strategies, etc. Also, then, specialists understood that adults need a different approach than children. Adults have different learning characteristics than children, so they need new education means in general, but Economic Education in particular.

At a conceptual level, pedagogy implies the action of educating children. Andragogy has as its object of study the education of adults, having a less normative character than the science of children's education due to the fact that adults are already trained, and gerontology is the science of the education of the elderly, i.e. those who have passed 65 [7, p. 25].

Thus, a first difference between the Economic Education of students and adults refers to the age and individual characteristics of those educated. We will not dwell on the many physical, sensory, psychomotor, intellectual, etc. changes that occur with aging; the human brain can build new neural pathways, life-long habits of thought and action, learning Economics in old age, in adulthood is not that simple. The child brings with him little knowledge in the process of learning Economics. Therefore, he is dependent on the teacher. The adult, however, brings with him a vast experience on which he relies more than what he is told [1].

The researcher David Kolb [Apud 4, p. 73] founded a learning model, which is also applied within the learning of the Economy and which represents a continuous cyclical process consisting of four interrelated stages.

1. Concrete experience – a new experience is lived or a reinterpretation of an existing economic experience takes place.
2. Reflective observation – analysis, understanding and explanation of the new experience takes place.
3. Abstract conceptualization – reflection makes room for new ideas or a modification of an existing abstract concept and provides an understanding of the process of translating theories into concepts.
4. Active experimentation – practicing experience, training skills, changing behavior. The learner is able to teach others [apud 4].

According to the above mentioned researcher, effective learning occurs only when the learner is able to execute all four stages of the model. It is curious that the learning of Economics with students begins with the third stage of the Abstract Conceptualization model, because students need theoretical knowledge, which is amplified by practicing them through different examples or problems and later they are able to solve an economic problem in real life, also called "economic competence". Learning Economics in adulthood, however, begins with stage I, because adults already possess a richer or poorer economic experience; positive or negative. They have certain economic knowledge and beliefs, including various strategies they use in their daily tasks. Therefore, this experience needs to be observed, valued, analyzed and only then, depending on the necessity, to be explained to adults through theoretical aspects, laws, concepts, economic principles that will contribute to the change of economic thinking and behavior. Learning Economics is more effective, if it is done gradually adding new knowledge on top of the previously memorized [4, 8].

At the same time, within Economic Education, the self-concept of the learner/trainee is also of particular importance, as mentioned by the researchers Lindeman E. C. and Mucchielli R. [1]. The student sees himself first as a personality completely dependent on the adult in the sense of decisions made at school, on the play ground and wherever he is. Even during the learning process, based on the learner oriented approach, the child/student is the subject and the active actor of the didactic approach, the responsibility for the content, methods, resources and ways of evaluating learning lies on the teaching staff. Adults are people who have entered professional life, who assume social roles and who have already accumulated direct experience. That is why they came out of the state of dependence specific to childhood by assuming responsibility for their own actions. They are aware of their social role, their situation, their potential and their aspirations. They want to set their own rules and be treated as individuals responsible for their own decisions.

Another difference that refers to the specifics of learning Economics in adulthood is motivation. From the experience of teaching Economic Subjects, we note that the motivation for learning Economics for students is mainly extrinsic. Students expect rewards from the external environment, in the form of grades, participation in competitions, prizes, diplomas, etc. Adults' motivation, on the other hand, is intrinsic. The adult is motivated by his life plans and aspirations [4, 8], by the desire to establish new social contacts, to progress professionally, to escape from the routine, to escape from the phenomenon of professional deformation and burnout, but also the simple curiosity to broaden one's horizon of knowledge.

Ginsberg M. B. and Wlodkowski R. J. [apud 7, p. 149] identified four conditions that must be met to increase adults' motivation for learning:

1. Creating the sense of inclusion, implies the adult's awareness that he is a part of the learning environment, that he is respected and connected with all other participants. This condition can be achieved differently, either in the classroom or through social networks, but it is important to create a positive, warm atmosphere, manifested by the enthusiasm and involvement of the trainer, on the one hand, and the existence of opportunities for social interaction, on the other hand.

2. Development of a positive attitude towards learning and towards other participants. Adult learning brings into the same group different personalities from different social backgrounds and different occupations. This fact must be very careful and well managed. Feelings of anxiety, loneliness, confusion can inhibit the adult's attempts to learn, especially a complex field such as Economics. That is why the trainer will have to create a conducive learning environment where the diversity of personalities and learning styles will be valued, where every adult will feel recognized and encouraged.

3. Creating the meaning of knowledge. Many adults feel that if they have earned a degree, they have reached the peak. In reality it is not like that, because the world around us is changing rapidly and, if we do not evolve, we risk being left behind. Thus, if a person in adulthood decides to learn economics, he is not lost, but on the contrary, he will not allow his own mind to stagnate. Thus, adults will have to be convinced that what they learn is important and can be immediately applied in practice.

4. Building a sense of proficiency. Adults want to know that the skills they develop in the learning process will help them solve the real problems they face every day. One of the arguments in favor of lifelong learning within Economy could be the following: currently, knowledge in Economy – meaus only those people succeed, who possess transversal skills: communication, teamwork, entrepreneurship, digital, initiative, etc. Therefore, the investment in the training/development of these skills throughout the professional career will ensure a better professional training, adaptation to the demands of the labor market, achieving social cohesion, ensuring personal and social well-being, etc. However, these transversal skills can be formed and developed through Economic Education [4, 7].

Thus, the objective of learning Economics is not the simple knowledge of this field, but also the change that takes place in the thinking, emotions, skills and behavior of the trainee.

Similarities between student and adult Economic Education

Although there are multiple differences between the Economic Education of students and that of adults, Economic Education is an approach that contains principles, competences, objectives, contents, teaching/learning/evaluation activities that must be planned, implemented and evaluated. As any educational activity, certain rigors must be followed.

Economic Education is a component of new Educational Sciences that must be thought of as an investment tool in human capital. Therefore, this is a continuous and stepwise process. Thus, we can refer both to the didactic principle, according to which Economic Contents must be correlated with the age and individual peculiarities of the individual, but also to the levels of Economic Education: factual, episodic, procedural and semantic knowledge through which knowledge is not only stored, but also an economic thinking is formed, and also the skills and competences necessary for human existence.

Economic Education is a didactic contract between a trainer and the learner. The didactic approach, regardless of whether it is intended for students or adults, will be effective if it is carried out by a specialist in the field of Economics and/or Educational Sciences. The trainer's role is to share some of his knowledge

and to promote its reception. On the other hand, the educated person has the task of listening, working, understanding and internalizing the received information [3, p. 18].

Economic Education must be carried out on the basis of rigorous planning, that is, it requires the existence of a curriculum. In order to form/develop a certain Economic Competence, it is necessary for the educational act to be meticulously prepared and to contain objectives specific to the Economy contents necessary to fulfill these objectives, didactic strategies and by no means the evaluation of the results of the trainee. At the same time, we do not deny the fact that Economic Education can harmoniously combine the general forms of Education (formal, informal and non-formal), the latter presupposing the non-existence of a specialized curriculum. But if it is carried out in a formal or non-formal environment, which can be a lesson or an extracurricular activity for students and a course, seminar or training for adults, this activity requires a design and an inter-correlation between all the component elements of the curriculum. A current problem, in this sense, in the context of a huge number of existing trainings, webinars and economic courses, is the evaluation of the trained skills. Many times, it is completely missing, especially in the case of Economic Education of adults. But let's not forget that learning is not simply moving information from a textbook into our brain, it is much more important to know what to do with what you have learned. That is why there is a need for conscious and intentional learning that means positive, long-term change in the learner's life.

Another similarity in the Economic Education of students and adults is the finality. For both students and adults, the purpose of Economic Education must be the formation of Economic Culture following the scheme: knowledge, conscience, thinking, attitude, economic behavior. Economic Culture is not only about money, but is a broader concept, which includes the knowledge and skills of a man related to work, consumption, savings, goods, property, health, future, the rules that guide human behavior, etc. Economic Culture is formed throughout life, but it is necessary to set goals in this regard. Initially, with the help of the teaching staff, later independently and consciously.

The Economic Education of students and adults must also be oriented towards Economic Values, including positive influences in the development of the personality of the trainee. Economics is a moral science, therefore those who deliver Economics and Entrepreneurship Education services must be unanimous in this regard. Economic Values are those that satisfy the needs of life. They are always intermediate values, because they serve as means to satisfy human needs. Among the main values, which relate directly to economic activity, we can mention: money, economic resources, price, work, etc. And among the Economic Values correlated with the moral values we mention: responsibility, perseverance, prudence, honesty, generosity, diligence, accuracy and self-control [4, 5].

From practice, we note that both adults and students encounter difficulties in explaining and ranking such values as independence, freedom and economic prosperity, therefore, we will briefly explain them next.

Economic or financial independence is the situation when the value of personal assets that generate a passive income covers your current expenses [2, 4].

Economic freedom is the situation beyond which passive income consistently exceeds monthly expenses, in the sense that after covering expenses you have money left over for travel, education and other desires.

Prosperity is the state of balance between the seven important values of life: emotional fulfillment, relationship with others, professional fulfillment, financial fulfillment, health, generosity and time management. It is important to realize that prosperity can be achieved at any income level. That is why investment in Economic Education will allow knowledge of balance and prosperity [Ibidem].

Wealth or poverty are states of consciousness. Poor people have a poverty consciousness which always makes them experience lack of money. Rich people have the consciousness of wealth, for which they will have prosperity and abundance [4]. However, this awareness can be changed through effort and Education. Besides, the most precious gift that people possess is the gift of learning. All accumulated knowledge is added on top of others and is the basis of future accumulation. For this process to be effective and continuous, the principles of Economic Education need to be followed, formulated on the basis of the principles of Education through/for work (Сухомлинский В. А.), Economic theories (Becker G., Smith A.,), the principles and strategies of personal self-efficacy (Bandura A.), the fundamental principles of educational action (Hubert R.) and the principles of adult training (Mor D.).

1. The principle of unity between Economic Education and the general contents of Education. If the Economic Education will be carried out in an optimal connection with the general contents of the Education, the trainee will have a baggage of necessary and useful skills in the organization of personal life and professional activity [5].

2. The principle of developing interest, motivation and responsibility for learning. Human behavior is based on motivation, therefore the trainer/teacher must find those areas of interest of the trainee that will allow the broadening of their intellectual and spiritual horizons. As for responsibility, it implies concentration, effort and will in favor of Economic Education.

3. Principles of active, voluntary and conscious participation in the learning activity. No one can develop by being a passive observer. Only through studying, moral-volitional effort, active participation in economic activities, both students and adults can develop their abilities and healthy habits and can assert themselves professionally [5].

4. The principle of integrating theory with economic practice and capitalizing on previous experience refers to the idea that what is acquired theoretically in the educational process should be capitalized in practical activities by solving concrete tasks. The accumulated experience needs to be observed and capitalized, and sometimes adapted to new requirements or to the concrete situation.

5. The principle of forming a positive attitude towards economic concepts, involves cultivating a responsible attitude towards work, property, money, etc. Observing character traits and/or beliefs that create certain problems and showing effort to improve them.

6. The principle of optimal exercise of economic and social roles. According to this principle, people exercise various roles: consumers, producers, depositors, investors, employees, taxpayers, etc. thus, economic education involves living new experiences based on which sciences of education understand, generalize and capitalize on what is happened to them.

7. The principle of exploring Economic Values in close correlation with moral values. Without an inclusion of values in Economic Education cannot be achieved. In this sense, it is important to form positive attitudes in students based on moral values correlated to Economic Values, such as rationality, prudence, independence, perseverance, generosity, honesty, etc. As well as the change in adults' personal, social, professional values, etc. in order to establish individual and collective value priorities [ibidem].

8. The principle of flexibility and adaptation to change. We live in a world characterized by profound changes in all areas, including the economic one. If we stop learning, we limit ourselves both personally and professionally. That is why we need to develop in both students and adults the resilience, responsibility and learning to learn competence for life.

Conclusions

From those mentioned above, we conclude that between the students and adults Economic Education there are profound differences that refer to the age and individual characteristics of the trainee, such as: experience, self-concept, motivation, responsibility for what they have learned etc. However, for the effective implementation of Economic Education, certain rigors must be followed, especially regarding the planning of activity objectives, contents, methods, techniques, applied tools and perform the evaluation of the obtained results. Also, the mentioned desideratum must be achieved based on the principles of Economic Education, because if we don't have some guidelines for educational action, we risk getting lost in the multitude of roles, requirements, information and current changes.

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Data about the author:
Anastasia OLOIERU, doctor, university lecturer, State Pedagogical University „Ion Creangă” from Chisinau; teacher, economic subjects, higher teaching degree, IPLT „Petru Rareș”, Chisinau.
ORCHID: 0000-0002-3661-6275
E-mail: oloieru@list.ru; prof.oloieru@gmail.com.

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