DEPÓSITO LEGAL ppi 201502ZU4666 Esta publicación científica en formato digital es continuidad de la revista impresa ISSN 0041-8811 DEPÓSITO LEGAL pp 76-654

Revista de la Universidad del Zulia

Fundada en 1947 por el Dr. Jesús Enrique Lossada



Ciencias Sociales y Arte

Año 10 Nº 28

Septiembre - Diciembre 2019 Tercera Época Maracaibo-Venezuela Implementation of the economic competence principle in the training of a modern specialist

M.G. Sergeeva * T.M. Stepanyan ** N.A. Latysheva *** E.V. Tumanov **** B.A. Solovyov ** D.V. Parinov ** N.S. Nedova ****

ABSTRACT

Systemic changes have been initiated in Russian education aimed at ensuring its compliance with both the requirements of the innovative economy and the needs of society. At the same time, the priority directions in this sphere are to bring the content and structure of professional training in accordance with the modern needs of the labor market and increase the availability of quality educational services. In modern conditions, the concept of continuing professional education should be considered as an instrument of economic policy aimed at increasing competitiveness, achieving fuller employment, ensuring professional mobility of employees in connection with the implementation of new technologies. Research results. Based on the well-known principles of continuing education, the authors define the principle of economic competence based on the requirements of the market economy for the training of competitive specialists. The definition of economic competence of a graduate of a professional educational institution is based on the concepts of "competence", "competency", "professional competence". In identifying the essence of economic competence, the authors proceeded from the categories "activity", "professional activity", "economic activity" and "labor activity". Discussion. As a result of the study, the authors identified the levels of continuous economic education in the system of vocational education (basic, professional, additional), which allow students after completing training at a certain level to perform the necessary labor actions and hold the appropriate positions. Conclusion. The article proves the necessity of realization of the justified principle of economic competence, which establishes the relationship between knowledge as information and knowledge as an activity in the preparation of practice-oriented specialists for the market economy, enriching the modern didactics of lifelong education.

KEYWORDS: Principles of economic training and economic education, activity, professional activity, economic activity, labor activity, the principle of economic competence.

*Doctor of Pedagogic Sciences (Advanced Doctor), Associate Professor, Senior Research Officer; Research Institute of the Federal Penitentiary Service of the Russian Federation.

****** Candidate of Economic Sciences (Ph.D.), Associate Professor, Russian University of Transport (MIIT).

******* Candidate of Psychological Sciences (Ph.D.), Associate Professor, Russian University of Transport (MIIT).

**** Candidate of Juridical Sciences (Ph.D.), Associate Professor, Russian University of Transport (MIIT).

Recibido: 03/10/2019

Aceptado: 06/11/2019

Implementación del principio de competencia económica en la formación de un especialista moderno

RESUMEN

Se han iniciado cambios sistémicos en la educación rusa con el objetivo de garantizar su cumplimiento tanto de los requisitos de la economía innovadora como de las necesidades de la sociedad. Al mismo tiempo, las direcciones prioritarias en este ámbito son acercar el contenido y la estructura de la formación profesional a las necesidades modernas del mercado laboral y aumentar la disponibilidad de servicios educativos de calidad. En las condiciones modernas, el concepto de educación profesional continua debe considerarse como un instrumento de política económica destinado a aumentar la competitividad, lograr un empleo más pleno, garantizar la movilidad profesional de los empleados en relación con la implementación de nuevas tecnologías. Resultados de la investigación. Sobre la base de los conocidos principios de la educación continua, los autores definen el principio de competencia económica en función de los requisitos de la economía de mercado para la formación de especialistas competitivos. La definición de competencia económica de un graduado de una institución educativa profesional se basa en los conceptos de "competencia", "competencia profesional". Al identificar la esencia de la competencia económica, los autores abordaron las categorías "actividad", "actividad profesional", "actividad económica" y "actividad laboral". Discusión. Como resultado del estudio, los autores identificaron los niveles de educación económica continua en el sistema de educación vocacional (básica, profesional, adicional), que permiten a los estudiantes después de completar la capacitación en un cierto nivel realizar las acciones laborales necesarias y mantener las medidas apropiadas. Conclusión. El artículo demuestra la necesidad de la realización del principio justificado de competencia económica, que establece la relación entre el conocimiento como información y el conocimiento como una actividad en la preparación de especialistas orientados a la práctica para la economía de mercado, enriqueciendo la didáctica moderna de la educación permanente.

PALABRAS CLAVE: Principios de formación económica y educación económica, actividad, actividad profesional, actividad económica, actividad laboral, principio de competencia económica.

Introduction

In accordance with the Concept of long - term socio-economic development of the Russian Federation for the period up to 2020, the strategic goal is to achieve a level of economic and social development corresponding to the status of Russia as a leading world power of the XXI century, occupying leading positions in global economic competition and

reliably ensuring national security and the implementation of constitutional rights of citizens (Abdulatipova and Tsakhaeva, 2017; Gadzhieva, 2018).

Systemic changes have been initiated in Russian education aimed at ensuring its compliance with both the requirements of the innovative economy and the needs of society. At the same time, the priority directions in this sphere are to bring the content and structure of professional training in accordance with the modern needs of the labor market and increase the availability of quality educational services.

The concept of "principle" is defined as a basic, fundamental idea, a rule of behavior and is considered as a leading concept, which is a generalization and extension of a provision to other phenomena of a particular area (Gasanova et al., 2017; Zulaeva, 2018).

1. Research methodology

A.M. Novikov, T.Yu. Lomakina in their works point out that in modern conditions, the concept of continuing professional education should be considered as an instrument of economic policy aimed at increasing competitiveness, achieving fuller employment, ensuring professional mobility of employees in connection with the introduction of new technologies and should be based on the following principles: basic education, multilevel, diversification, complementarity of basic and postgraduate education, maneuverability, continuity, integration of educational structures, flexibility of organizational forms.

The principle of basic education means that in order to move forward in the world of education, basic knowledge is needed, and, in the A.M. Novikov's words, basic general education is what corresponds to the "certificate of maturity". The multilevel principle implies the presence of many levels and stages of education, which will allow training specialists of different levels of education and qualifications, who will be able to find themselves in the labor market. The principle of diversification implies the expansion of the activities of the education system and the acquisition of new forms and functions that have not been peculiar to it before. The principle of complementarity of basic and postgraduate education means that in conditions of continuous education, everyone will have to continue their education for life, regardless of the decision to study or not at the next educational level. The principle of maneuverability of educational programs means that there is a probability of changing their activity or receiving parallel education in areas. The principle of continuity provides for consistency and coherence in the content of professional educational programs, forms and methods of training, the nature of educational and cognitive activity of students. The principle of integration of educational structures means that the same educational program can be implemented in educational institutions of different types, turning them into multidisciplinary educational institutions. The principle of flexibility of organizational forms assumes a variety of forms of training, their flexibility and variability for ensuring free promotion of the person on educational space in the conditions of market economy.

2. Research results

Postindustrial society can be interpreted as the beginning of the transition to a new type of civilizational development, the formation of which is associated not only with the technological revolution, but also with the reformation, criticism and revision of a number of previous basic values of technogenic culture: the ideals of consumer society, its relationship to nature, the cult of power as the basis of transformative activity. The market economy also requires constant operational training in new professions, which previously did not exist.

N.E. Popova notes that economic knowledge of a person accumulates, improves and, affecting his vital interests, changes, so they must constantly be processed and rethought, creating a system of economic education.

The history of society shows that under the influence of the requirements of life, the principles of education and upbringing change, so teachers should be sensitive to changes and requirements of society to a person.

We agree with N.E. Popova that if the basis for the systematization of the principles is interdisciplinarity, the classification of the principles of economic training and economic education, in our opinion, can be as follows:

1. The principle of illustrative model. The educational process is built in such a way that teachers illustrate economic concepts, laws, and systems by means of their subject, which allows "economizing" the content of topics in all general education subjects.

2. The principle of integrativity. Modern science has accumulated enough knowledge about nature, society, man, labor, technology, art, etc. Speaking about society, we are simultaneously talking about man, talking about man – talking about work. Where there

is work, there is the economy and technology. All of the above can be the subject of study in all disciplines and represent a single whole, that is, the integration of knowledge. The familiarization of students with scientific integration becomes an urgent task of a professional school, as it is not a mechanical transfer of the main directions of sciences into training, but a conscious necessity.

3. The principle of convergence. The coincidence of knowledge, abilities and skills in one subject with the knowledge, skills and abilities in another one. This principle helps to solve the problem of human survival in the conditions of anthropogenic load on the biosphere, requires the ability to think globally and evaluate economically various programs of social development on the basis of understanding the systemic nature of all phenomena and processes occurring in the world. Thus, the principle of convergence promotes deep study of several subjects at the same time.

4. The principle of emergence. On the basis of the formed knowledge there are absolutely new knowledge, abilities and skills. Emergent economic knowledge can be represented in the form of a hierarchical chain: the formation of entrepreneurial knowledge, skills and abilities of economic activities; the formation of economic thinking image; the formation of the quality of thinking for research and analytical activities; the formation of economic thinking; the formation of economic competence.

5. The principle of semantic turns. Semantic turns on economic problems allow generalizing knowledge on other subjects, designating interaction of economy with other disciplines, presenting the real contribution of each subject to disclosure of the economic substantial line reflected in standards of education on economy.

Based on the well-known principles of continuing education, we identified the *principle of economic competence* based on the requirements of the market economy for the training of competitive specialists. The *definition of economic competence* of a graduate of a professional educational institution is based on the concepts of "competence", "competency", "professional competence", which define the terminological field of research and allow characterizing the concept of "economic competence of a graduate of a professional institution".

When identifying the *essence of economic competence*, we proceed from the categories: "activity", "professional activity", "economic activity" and "labor activity".

REVISTA DE LA UNIVERSIDAD DEL ZULIA. 3ª época. Año 10 N° 28, 2019 M.G. Sergeeva et al./// Implementation of the economic competence... 211-224

The concept of "activity" in psycho-pedagogical science is defined as "a dynamic system of interactions of the subject with the world, in which there is the origin and an embodiment of a mental image in object and the realization of mediated relations of the subject in the objective reality". Analyzing the activity as a social and historical category, B.F. Lomov stressed that it should be considered in connection with the process of production, exchange, consumption, with the relationship of ownership of the means of production, with the civil and political system, with the development of culture, ideology, politics, etc.

The most characteristic activity for a person is work and its kind – professional activity. Schemes of classification of professional and labor activity are created. Labor activity in them is a system, the components of which are objects and products, means of labor and people as subjects of labor. The profession is usually understood as a typical, historically established form of activity, necessary in social terms, to perform which the employee must have a certain amount of knowledge, skills, and also have certain abilities and personality traits. Thus, the profession is always considered from two sides: from a purely professional, where there are such characteristics as the scope, complexity, technical and technological equipment, organizational forms of implementation, etc. This part of the profession is called a professiogram. The other side of the profession contains the characterological and personal characteristics of the employee who owns the profession. It may contain information about the intellectual characteristics of a person, including his economic values and relations.

In the framework of our research, the V.D. Shadrikov's point of view is of particular importance, who emphasizes the concept of psychological structure and psychological system of activity in the system genesis of professional activity. "As you can see, – the author writes, – psychological system activity includes the following main components: motives of professional activities, professional activities, program of activities, information framework and decision-making, subsystem of activity important qualities". In our opinion, all the selected blocks are directly related to the economic competence of students, as it is possible to talk about its successful formation only if each of these components is represented in their professional activities.

Exploring further the dyad man-profession, we turned to the concepts of "professionalism, professional competence and professional qualification" as more general categories of profession.

REVISTA DE LA UNIVERSIDAD DEL ZULIA. 3ª época. Año 10 N° 28, 2019 M.G. Sergeeva et al./// Implementation of the economic competence... 211-224

Qualification (from Lat. qualis - what, what quality and facere - to do) is defined as professional maturity, readiness of the individual for professional activity; the worker's knowledge, abilities, skills and experience necessary for them for qualitative performance of certain work. It should be noted that there is a point of view that the concept of "qualification" does not reflect the changes that are growing in modern production, being too general, theoretical concept. Core of qualification (technical, professional knowledge) tend to become obsolete quickly. In this regard, instead of the term "qualification" "competence" (from Lat. competens - appropriate, capable) is used, as a more flexible and pragmatic concept, the core of which - the personal qualities of the employee: initiative, cooperation, ability to work in a group, communication skills, the ability to self-improvement, the ability to think logically, select and use information, etc. Competence is considered as a measure of compliance of knowledge, abilities, skills and experience of persons of a certain social and professional status to the real level of complexity of the tasks performed by them and the problems solved. All of the above allowed us considering economic competence as an integral qualitative and professional characteristic of the individual, including economic competencies, forming economically significant qualities of the individual (competitiveness, initiative, mobility, enterprise, independence in decision-making, critical thinking) and reflecting the willingness and ability to carry out professional activities effectively in various areas and segments of the economy by creating their professional career, proceeding from the individual values and projecting them according to strategy of development of society, moral bases and rules.

We consider *economic competencies* as an open system of knowledge, anilities, skills, experience of practical economic activity and personal responsibility, which is activated and replenished in the process of professional activity as the real economic problems faced by the graduate of a professional educational institution arise.

3. Discussion

The analysis of the classifications of competencies on various grounds (the context of the tasks: general cultural and professional; level of distribution of competencies: corporate, managerial, professional; level of development: threshold, differentiating; essence and content: cognitive, personal, functional, social, etc.) allowed us developing a *structure of*

economic competence of students, including the following economic competencies: *key*; *professional*; *additional*.

The basis of allocation of the given structure of economic competence was the selection of the content modules of disciplines: general humanitarian and socio-economic disciplines – key competencies; professional discipline – professional competence; special courses (professional modules) – additional competence.

In connection with the introduction from September 1, 2013 of the Federal Law of the Russian Federation of December 29, 2012 N 273-FZ "On education in Russian Federation", level of PVE as part of the level of the SVO retains the requirements of formation of competencies required to training workers of different qualifications.

Key economic competencies include basic economic knowledge necessary for adaptation to professional activity in market conditions.

In the system of primary vocational education (PVE) *for non-economic specialties* on the basis of the study of the foundations of economic theory competencies for the use of economically sound technologies and labor organization are formed.

For economic specialties in the study of general professional and special disciplines (taxes and taxation; fundamentals of economic theory; organization and technology of the industry) the abilities to use sources of economic information, to calculate the main economic indicators of the enterprise, to document economic operations are formed.

In the system of secondary vocational education (SVE) for non-economic specialties knowledge of the provisions of economic theory, economic fundamentals of the enterprise, the basic methods of enterprise management; the ability to find and use economic information necessary for orientation in their professional activities are formed; these competencies are formed in the study of economic theory; the economy of the organization (enterprise).

For *economic specialties* in the study of general professional and special disciplines such competencies are formed that allow you to be able to: use regulatory and management information in their professional activities; reflect operations on accounting accounts and make them documented; conduct an inventory of property and liabilities; make accounting, tax and statistical reporting; assess the liquidity and solvency of the enterprise. In the system of higher professional education (HPE) for *non-economic specialties* in the study of economic theory, the economy of the organization (enterprise), management, marketing, statistics knowledge of the basics of economic analysis, exchange, the public sector; the functioning of the competitive market; the basic concepts of property; macroeconomic problems of inflation and unemployment is formed.

For economic specialties knowledge of the problems of choosing the optimal economic solution; economic strategy and economic policy; economic constraints; economic risks; economic analysis is formed; these competencies are formed in the study of the following disciplines: economic theory; economics of the organization (enterprise); management; marketing; statistics; world economy; financial management; theory of economic analysis.

Professional economic competencies suppose the ability to apply economic knowledge in practice, the ability to assess new economic situations and make optimal economic decisions on them.

In the system of PVE *for non-economic specialties* in the study of the basics of economic theory, the basics of marketing, organization and technology of the industry the ability to calculate and analyze the main economic indicators of the enterprise is formed.

For economic specialties in the study of general professional and special disciplines competencies of accounting and statistical reporting; inventory of property and liabilities; participation in the development of long-term plans for production and sales of products; application of basic methods and techniques of statistics to solve practical problems; analysis of financial and economic activities of the enterprise are formed.

In the system of secondary vocational education *for non-economic specialties*, knowledge of the organization of production and technological processes, methods of developing a business plan are formed by studying the following disciplines: economic theory; economics of organizations (enterprises); management; marketing.

For economic specialties in the study of general professional and special disciplines knowledge of economic and statistical methods of processing accounting and economic information; the ability to assess the efficiency of the enterprise for the current period and to predict the development of the enterprise for the coming period according to the information received in the current period is formed.

In the system of higher professional education for non-economic specialties in the study

of economic theory; information systems in the economy; the economy of the organization (enterprise); management; marketing; statistics knowledge of the basic teachings in the field of humanities and socio-economic sciences; the ability to analyze scientifically socially significant economic problems and processes and use economic and statistical methods in various types of professional and social activities is formed.

For economic specialties, the formation of competencies takes into account that the professional activity of a specialist with a higher economic education is carried out in all spheres of the national economy and is aimed at professional maintenance of the functioning of economic entities of all legal forms of ownership, the sphere of the state budget and extrabudgetary institutional structures. In this regard, the specialist on the basis of professional economic knowledge formed competence analysis and use for management information about assets, liabilities, capital, cash flows, income and expenses, as well as financial results of enterprises, organizations, institutions, etc.

Additional economic competencies are considered by us as the ability of creative economic behavior, the ability to effective behavior in the labor market, the ability to professional growth and continuous economic self-education, the ability to apply systematically economic knowledge in investment projects; these competencies are formed in the process of studying the disciplines of the choice of trainees and electives.

In the system of PVE *for non-economic specialties* in the study of the discipline fundamentals of accounting the ability to keep records and document transactions on investment is formed.

For economic specialties in the study of the basics of banking; the basics of business competencies to calculate the economic effect of investment in business, risk assessment when opening a business are formed.

Knowledge of the basic economic methods of enterprise management; ability to find and use the economic information necessary for orientation in investment activity are formed in the system of SVE *for non-economic specialties*. These competencies are formed in the study of the world economy and business fundamentals.

For economic specialties at studying of accountancy; world economy; business fundamentals; operations research in the economy of the knowledge types of risks in economic activities of enterprises and the criteria for their minimization, principles of organization of financial and economic calculations; knowledge of procedures of the analysis of financial-economic activity of the enterprise; ability to use computer technology in processing accounting and financial information; the ability to assess the efficiency of the company for the current period to predict the development of the organization for the coming period is formed.

In the system of HPE *for non-economic specialties* knowledge of computer technologies in economic science and education; the ability to organize their work on a scientific and economic basis, possession of computer methods of collecting, storing and processing (editing) information used in economic activity; the ability in the conditions of development of science and changing social practice to reassess the accumulated economic experience, the analysis of their capabilities, the ability to acquire new economic knowledge using modern information educational technologies is formed. These competencies are formed by studying the following disciplines: investment analysis; risk assessment and analysis; marketing analysis; financial analysis.

For economic specialties, it is assumed that an economic specialist can adapt to the following types of related professional activities: management and economic; financial and credit; expert consulting; taxation; property valuation; foreign economic; scientific and methodological; legal; scientific and pedagogical (on the profile of the specialty).

As a result of the study, we identified the **levels** of continuous economic education in the system of vocational education (basic, professional, additional), which allow students after completing training at a certain level to perform the necessary labor actions and hold the appropriate positions. The purpose of the basic level of economic education in the system of vocational education is the formation of knowledge and motives of competent consumer behavior in the market economy, the formation of differentiated initial knowledge of the economy with the ability to use them in everyday life. The purpose of the professional level of economic education in the system of vocational education is to prepare students for employment of ordinary positions that require professional economic training (timekeepers, technicians-norm setters, accountants, secretaries-referents, etc.). The purpose of the additional level of economic education in the system of vocational education is to prepare graduates for direct practical economic activity in the context of a creative approach: in the areas of marketing, advertising, trade; analysis of economic activities of enterprises; identifying growth reserves, drawing up plans and forecasts; generating effective ideas in non-standard economic situations; teaching in the field of economic disciplines; research activities.

Conclusion

The levels of continuous economic education (basic, professional, additional) developed by us in the system of professional education are congruent to economic competencies (key, professional, additional) and assume transition from one stage of economic education to another, keeping continuity, universality, integrity of professional education, taking into account psychological and age development of the person, providing graduates after completion of training at a certain level of continuous economic education to hold the corresponding positions. Thus, the principle of economic competence, which establishes the relationship between knowledge as information and knowledge as an activity, reflects the necessary requirements for the formation in the process of continuous economic education of a competitive person who has a certain level of economic competencies necessary to perform professional activities in various spheres and segments of the economy and is able to solve practical problems.

References

Abdulatipova E.A., Tsakhaeva A.A. (2017). The logic of designing an evaluation system for the acquisition of pro-fessional skills of future education psychologists. *Modern Science Success*. Vol. 2. Issue 4. P. 18 – 22.

Abuzjarova M.I. (2018). Tendencies, law of development and economic content of innovative entrepreneurship. *Modern Economy Success*. Issue. 1. P. 43-50.

Aminova D. K., & Tsakhaeva, A. A. (2018). Effective preparation of the future psychologist as one of the elements of the security education system. *International Journal of Medicine and Psychology*. Vol. 1. Issue 3. P. 40 - 47.

Ashmarov I.A. (2018). Some approaches to the study of the USSR' military economy in the soviet and russian national historiography. *Historical Bulletin*. Vol. 1. Issue 2. P. 19 – 31.

Badakhova I.T. (2017). Formation of professionally significant qualities of future managers in the training process forming. *Modern Scientist*. Issue 7. P. 81 – 84.

Bolotin I.S., Mikhaylov A.A., Sorokina N.D. (2017). Functional literacy of students in terms of introduction of information technologies (on the example of research among the students of MAI). *Modern Scientist*. Vol. 1. Issue 1. P. 160–163.

Borisov V.I. (2018). Influence of the food crisis for the revolution of the working mass of russia in the years of the first world war (August 1914 - February 1917). *Historical Bulletin*. Vol. 1. Issue 2. P. 49 – 55.

Borisova I.V., Novoseltseva V.N. (2016). Structure features of intelligence of students of different types classe. *Modern Science Success*. Volume 3. Issue 2. P. 124 – 130.

Borisova M.V., Musokhranov A.Yu., Sidorova N.A. (2018). Use of fitness directions elements on physical education classes and their psychomatic impact on students of the special medical group. *Modern Scientist.* Issue 1. P. 6 - 9.

Borovikova T.V. (2017). Methodological bases of formation of the intellectual potential of territories in the conditions of innovative economy. *Modern Economy Success*. Issue 6. P. 46 – 49.

Gadzaov A.F., Dzerzhinskaya M.R. (2018). Mathematical methods of analysis of the periodic components of economic processes. *Modern Economy Success*. Issue 1. P. 14 – 18.

Gadzhieva U.B. (2018). Socialization of personality as a factor in the mental, intellectual and spiritual-moral development. *International Journal of Medicine and Psychology*. Vol. 1. Issue 2. P. 17 – 20.

Gasanova P.G., Daudova D.M, Kabieva R.A., Tsahaeva A.A. (2017). Moral qualities of businessmen in public con-sciousness. *Modern Scientist*. Vol. 1. Issue 1. P. 209 – 211.

Gnatyuk S.N., Pekert N.A. (2018). Education as a factor of sustainable development of agriculture. *Russian Economic Bulletin*. Vol. 1. Issue 3. P. 18 – 27.

Ilkevich T.G., Medvedkova N.I. (2017). Sports and recreational activities in the art university as a means of prima-ry prevention of occupational diseases of students –artists. *Modern Science Success*. Vol. 2. Issue 4. P. 29 – 33.

Kryuchkova K.S. (2018) Modular training of future teachers with the use of information technologies in the conditions of virtual academic mobility. *Modern Humanities Success*. Issue 4. P. 9 – 14.

Kuznetsov A.A., Ignatyeva T.A., Kuznetsov A.O. (2018). Strategy and key elements of competitiveness. *Modern Economy Success*. Issue 1. P. 25 – 29.

Morozov I.D., Sapozhnick P.A., Pavlov S.M., Rodionova I.P. (2018). Tolerant approach in intercultural communication of students youth. *Success Modern Sciences and Education*. Issue 1. P. 34 – 36.

Narkevich, L.V., Narkevich, E.A. (2018). Financial condition analysis in the crisis management system. *Russian Economic Bulletin*. Vol. 1. Issue 4. P. 10 – 24.

Osipova M.B. (2018). Tendencies of development of educational practice of the modern educational organizations. *Modern Humanities Success*. Issue 1. P. 10 – 13.

Popov V.P. (2018). Methodological aspects of teaching economic disciplines in a multi-level system of education. *Modern Humanities Success*. Issue 3. P. 10 – 16.

Schwarzkopf N.V. (2018). Improving the use of data mining technology as a way of reducing credit risk. *Russian Economic Bulletin*. Vol. 1. Issue 1. P. 10 – 18.

Sergeeva M.G., Trubakova D.I. (2017). Teacher's Reflection Formation as Factor of Effectiveness Children's Social Intelligence Forming. *Modern Scientist*. Issue 7. P. 62 – 64.

Tsahaeva A.A., Aminov U.K., Aminova D.K. (2017). Driving forces of the development of adaptive behavior of personality: methodological considerations. *Modern Scientist*. Issue 8. P. 44 – 47.

Tsahaeva A.A., Aminova D.K., Aminov U.K. (2016). Patternsize value of the constructs of personality as a subject of scientific reflection. *Success of Modern Science and Education*. Volume 3. Issue 4. P. 16 – 20.

Zulaeva Ts. A., Maslova S.V., Appaeva Ya.B. (2018). Adaptation of students in the process of continuous educational activity. *Success Modern Sciences and Education*. Issue 1. P. 5 – 9.