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## A Pre-School Child of Initiative

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**Abstract:** In the 21<sup>st</sup> century such words as saving money, financing and electronic money are very popular. It is difficult to discuss about functioning in the society without the ability to efficient movement in the field of finances. The need to propagate financial education since the early age is gaining popularity. This is strictly connected with the development of a wise consumer's attitude and the ability to manage in various financial situations, as well as passing respect towards money among small children. Both parents and teachers are responsible for promotion of economic ideas. Knowledge gained by children within every day's life is the source of information for forming financial programs. Children accompany their parents during visits at a bank, shop, post office and other institutions offering financial services. A pre-school child should not only know where such places are and how they look like, but also their duties and the basic rules of functioning.

The following article has been devoted to such subject matter. It presents the list of words which are commonly used by children at the age of four or five. To collect the base of the words the method of brainstorm was used and the map of thoughts was created. Finally, the list of the subject matters within financial education for children of the pre-school age has been elaborated.

**Keywords:** children, economic education, financial program, financial education, financial traps, financial language

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## Introduction

Every man can spend money and buy the things he needs, or he does not need, from a very young age. No sophisticated training or courses are required. One day, he discovers that he cannot buy everything and has to choose from the things he would like to have. He finds the obligation to choose every day. The perfect first teachers are the parents, grandparents, and older siblings – their behavioural patterns shape the enterprising attitude in children. If an older brother or sister has their own bank account, even a 4-year-old brother knows what it is, what purpose it serves and how to use it. In the case of the parents who save, either out of habit or tradition, they communicate their skills and experience to their offspring, e.g. by opening a deposit account with the money collected at the child's first birthday. Undoubtedly, the theoretical and practical preparation of young people to take accurate economic decisions is a way to cope with difficulties at the job market and offers an opportunity to achieve financial success, which affects one's personal life. When creating enterprising attitudes and behaviours one should be driven by more than just an individual aspect – it should have an all-social dimension.

Here, it is worth giving some thought to the competence of the coordinators of the little citizen. Can they plan and control their spending, save, or use financial tools offered by financial institutions themselves? In fact, economics is commonly considered boring and incomprehensible, or science reserved for the chosen ones. Those who do know it are able to "put others under a spell" to come up with wicked plans, something of the "abracadabra", "hocus-pocus" or "hey presto" sort. And only an outstanding event, such as no financial means to pay off a debt or a court enforcement officer knocking at the door, would free one from this world of illusion and magic.

In order to present the wisdom and state of consciousness of the mentors who shape economic attitudes and behaviours in children, it is worth referring to research studies conducted in July and August of 2013 and February 2014 by TNS Polska. Two independent reports which were

to obtain opinions regarding financial competence of the Poles revealed that the opinions issued by bankers and those of a sample of Poles were contradictory. To the question: "In your opinion, what do Poles know about finances?", more than half of the respondents (57%) replied that they know how to manage household budget, and 30% – where to seek financial advice. Furthermore, 28% of the polled know when taking out a loan is beneficial, whereas 27% know what to do when they have difficulties paying the bills or repaying debts. Further 26% admit they are familiar with reading the provisions of a financial-type agreement, while 24% of the studied subjects confirm they analyse the terms and costs of the loans. 16% declare they lack the ability to read their level of knowledge, and 4% claim their knowledge is either insignificant or none. The remaining 1% submitted other answers (TNS Polska, 2013).

The actual state of competence of adult Poles was not reflected in the opinions of bankers. When answering the question: "How would you evaluate financial competence (i.e. knowledge and skills with regards to personal finances) of bank services users?", 14% of the bankers stated their customers' competence was at a high level. The majority of the polled, i.e. 62%, evaluated the level of customers' knowledge as average. Almost every fifth employee said that the level of knowledge is rather low. Merely 1% of the subjects described people coming to the bank as laymen in the field of finance.

And what about saving up by Poles? The issue became the object of research of the Kronenberg Foundation in 2013.

The majority of the respondents expressed their approval of the need to save on a regular basis, and at the same time more than half declared that they spend all their income on day-to-day needs.

Planning one's expenses and saving up are closely related to what one is saving for. Typically, the Poles save up for small pleasures or holidays, then the third in the list is securing one's future or the future of one's children. Next come those who do not have a specific aim in mind. Unfortunately, in 2013 only 6% of the Poles invested their financial surplus. The percentage shrank in comparison with the year before, which is a source of apprehension in the financial sphere. It appears that more

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and more adults do not have any surplus funds as they are not able to generate them / [www.citibank.pl/](http://www.citibank.pl/). Therefore, the habit of saving does not become a tradition and thus is not communicated to the young. Banks meet us halfway by offering various forms of savings to younger and younger citizens, such as PKO Junior – an interesting proposition for children under the age of 13.

As stated previously, an essential factor affecting the state of knowledge of the young generation is the aptitude of the adults around them to use financial instruments. Economic socialisation begins very early in life. At first, it has a primary nature, then – a secondary one. At the beginning, we learn from the older ones, we copy their actions, and next, we do so empirically, from our own experience. Research shows that Poles are not really interested in professional advice but rather trust their own intuition and experience or information obtained from friends (family). Approximately 15% of the respondent use the television, radio, Internet or press advice. There are also those who avail of knowledge gained at universities or other educational institutions /[www.citibank.pl/](http://www.citibank.pl/). Thus, one may conclude that the majority of the Polish society models their economic attitude in an infantile manner, regardless of one's profession.

### **Methodology of research**

The reason behind choosing the issue was the desire to present the essential knowledge of the little child with regard to economic terms, and to demonstrate the richness and abundance of vocabulary in the field gained from everyday life experience.

When commencing research into the financial language of pre-school children, the theoretical assumption was that pre-school children enrich their range of vocabulary in a spontaneous way, unaware, using everyday observations and knowledge communicated to them by the people they coexist with.

In the study, the brainstorming technique originating from heuristic methods was used. As a result of the employed method, brain maps

could be created. The technique applied is an accepted and popular way of gathering information for analyses and allows one to engage in a casual discussion with respondents. It activates intuition thanks to the employment of synergistic cooperation between both cerebral hemispheres. It served as a means of ordering knowledge, defining terms and colloquial expressions. The brainstorming technique was used for 9 topics, as a result of which 9 mind maps were drafted.

### Analysis of study outcomes

The research sample comprised pre-school children: four and five-year-olds from the Siedlce city area. Here, it is worth to note that the period of intellectual and social development of the study subjects, according to Piaget's theory, is in the second stage, i.e. preoperative. At the beginning, when thinking and communicating the child uses symbols only. Only later is it able to avail of logic and see something from the point of view of another.

The research was carried out in the early morning hours in the kindergartens.

Hereinbelow, the words – associations – used by children are presented in a table format. On the basis of these we can see how children perceive and understand basic economic issues and interpret everyday economic behaviour.

**Table 1. Money**

Item	AGE OF CHILDREN	WORDS AND EXPRESSIONS USED BY CHILDREN
1.	4-year-olds	piggy bank, adults, toys, small change, pile, bag, treasure, shop, sweets, parents, shopping, wallet, rich, poor, find, lose, job, gold, thief, grosz, Biedronka
2.	5-year-olds	round money, paper money, cash, from: mom, dad, grandma, grandpa, bank, ATM, luck, phone, fortune, rich, happiness, health, shopping, wallet, holidays, poor, sickness (lack of money), tickets, swimming-pool, shop, market, toys, card, presents, TIR, job, 10 zlotys, clothes, Lotto, euro, "Time is money", gaming machines, piggy bank, science, a dream come true, present, coins, banknotes, rich, poor, change, bills, shop, supermarket

The polled 4-year-olds can differentiate between the coins and banknotes – the former are “small change”, and the latter are a “pile”. They understand that money has its position, hence, it should be put in a wallet, inside a bag, and protected from thieves. Children associate money with an adult person because they receive them on their birthdays, holidays etc. or as a gratification (e.g. when they behave well, help).

The analysed 5-year-olds use the following terms: a coin and a banknote. They know that in addition to cash there is also electronic money used in transactions: “My parents pay with a card”. They begin to distinguish between the value of coins and understand that money is a means of exchange in sale/purchase transactions. The analysed children know that euro is used in the neighbouring states. They specify the source of money in the following fashion: mom, dad, grandma, grandpa, bank, ATM, phone, fortune, TIR, job, 10 zlotys, Lotto, gaming machines. One example would be short statements issued by the children: “Money is in the bank”, “You need to insert the card into ATM and press”, “Money can be won in Lotto”, “Money is from the gaming machines”.

**Table 2. Shop**

Item	AGE OF CHILDREN	WORDS AND EXPRESSIONS USED BY CHILDREN
1.	4-year-olds	shopping, shopping bag, table, scales, weighing, baker, tractor, TIR lorry, toy, products: vegetables, fruit and candies, stores, money: paper, small and big, shopping basket, conveyor belt, shop assistant, delivery van, ladder, loyalty card, bag, special offer/promotion, shopping bag
2.	5-year-olds	camera, toys, food, clothes, car park, line, cash register, wallet, shopping trolley, shopping basket (to carry, with wheels, big), car, scales, shopping bag, shop assistant, conveyor belt, counter, shelves, receipt, product price, amount to pay, small shop, self-service store, packing the bags, greeting: good morning, good bye, Biedronka, Topaz, Kaufland, Carrefour, goods, wholesale outlet, grocery, greengrocery, credit cards, paper money, coins, change, line, shopping list, car park, shopping bag

The children in both age groups are able to specify the purpose of the shop. Some of them know the equipment in stores; they associate a shop assistant with a female. They know that one needs to pay for

goods and in return s/he receives a receipt. They distinguish basic types of shops. Five-year-olds use the names of supermarkets, they begin to understand correctly the system of supplying goods to the shop. They see that products feature various prices. In addition, they have much insight into how to behave in a shop; they can use polite phrases.

**Table 3. Wholesale outlet**

Item	AGE OF CHILDREN	WORDS AND EXPRESSIONS USED BY CHILDREN
1.	5-year-olds	packages, warehouseman, camera, security guard, large building, money, forklift truck, many different products, large car, bodyguard, delivery van, baskets, debit card, goods, cash register, forklift track (to carry heavy stuff), ladder, high shelves, a lot of various things, man putting the goods, shopping, large store, warehouse

The analysed children do not know what a wholesale outlet is and what role it plays in the economic structure. Only three out of all children had some limited knowledge in the field. The respondents have never been to a wholesale outlet, have not seen any movies or picture of it. In the case of the three children (ca. 0.03% of the total number of the study group), their parents work in a wholesale outlet (two children) or are the owners (one child). It can be assumed, that only those 5-year-olds empirically accumulated a rich vocabulary and they can see a relation between the wholesale outlet and the shop. They know the principles of wholesale system operation, which for the remaining subjects was not obvious.

**Table 4. Special offer/Promotion**

Item	AGE OF CHILDREN	WORDS AND EXPRESSIONS USED BY CHILDREN
1.	4-year-olds	toys, commercial, Biedronka, sweets, leaflet, TV, flipping through channels, cheating people, in the letter box instead of bills, advertisement, people on TV talking about sweets and beer, at dad's work, computer, on the radio, in the posters, in promotional magazines
2.	5-year-olds	between cartoons, cool stuff, something colourful, toys, you have to work hard to get a toy, sweets, TV, billboards at the side of the road, nice ladies, models, leaflets, promotional magazines, radio, computer, Internet, channels, sales, price reduction, actors

Having analysed the results, we can state that four- and five-year-old children know the mechanisms of promotional tools operation. The basic source of information are commercials and advertisements. Older children are aware of the fact that a special offer or promotion is connected with a price reduction. The information in question is communication by various visual and verbal techniques: promotional magazines, posters, moving pictures, puns.

**Table 5. Bank**

Item	AGE OF CHILDREN	WORDS AND EXPRESSIONS USED BY CHILDREN
1.	4-year-olds	building, saving, thief, ATM, money, bank counter, lady working in the bank, job, the machine money come out of, plants, you cannot take somebody's money, you cannot throw toys, you cannot eat, you cannot buy toys, toys are not rented, money are rented, many ladies, exchanging money, card
2.	5-year-olds	building, ATM, cash register, phone, play corner, game, ATM card, computer, money, safe, commercial, drawer, job, policeman, counter, code, alarm, debit card, credit card, line, bank's building has a name on it, lots of computers and desks, you need to fill in a form, submit one's PIN number and a card, money withdrawal, PIN, you may pay for various things, insurance, camera, per cent, cheque, account, accounts, loan, transfers, coins, banknotes, cashier, overdraft, deposit account, credit, gold, security guard, interest

Four-year-olds know that there is such an institution as a bank. They go to banks together with their parents and can partly specify its purpose and functions. Whereas, five-year-olds begin to use a more complex vocabulary, such as: loan, insurance, transfers, overdraft, but they are not 100% sure what they are and what they are used for.

**Table 6. Where do adults get money from?**

Item	AGE OF CHILDREN	WORDS AND EXPRESSIONS USED BY CHILDREN
1.	4-year-olds	from work, mom makes clothes, dad sells pipes, dad drives a car, you tap on a machine and there are coins, people take money from ATMs, from a wallet, from a bank
2.	5-year-olds	work, dad goes abroad, dad puts goods on the shelves, mom sells furniture, dad has a fishing store, dad works in a garden plot, dad drives a tractor, inheritance, credit, loan, present, scholarship, winnings, account



Not all four-year-olds can see the usual sources of money; some of them claim that "people take it from ATMs", others that "from a wallet". It is similar to the polled five-year-olds, in some children we can notice a full comprehension of the money-work sources. Besides, they indicate other sources: inheritance, scholarship, winnings.

**Table 7. How can children earn money?**

Item	AGE OF CHILDREN	WORDS AND EXPRESSIONS USED BY CHILDREN
1.	4-year-olds	mom will give me, I will go to grandma, help grandma, have a birthday party, clear off the snow, water the plants, to dust, to vacuum, wash the floor, give dad a kiss, give mom a flower, hug your mom, when a parent loses a coin and a child find it, I can put hard money into the piggy bank and then take it out
2.	5-year-olds	sell something unnecessary, help with housework, tooth fairy, fruit picking, taking care of younger sister or brother, collecting scattered money, birthday, helping adults e.g. with cooking dinner, fixing the tap, building an igloo, washing the car, planting flowers

The most frequent sources of income are parents and relatives. Younger children associate work with receiving. Older children, on the other hand, use words describing relations between performing an activity and receiving payment in return.

**Table 8. Poor man**

Item	AGE OF CHILDREN	WORDS AND EXPRESSIONS USED BY CHILDREN
1.	4-year-olds	has no money, no job, no house, ugly clothes, has debts, collects trash, has a beard, is skinny, is alone, has no money, has no friends, tinned food, ugly toys, sad, cries, collects tins, has no parents, gold, bank at home, many friends, fly by plane, has a castle, has many houses, lady wearing a fur coat, with a dog
2.	5-year-olds	little money, unhappy, sad, ugly house, no house (homeless), ugly clothes, Cinderella, "a person who cannot buy anything", "goes through the trash, smells bad", "has a pot you put money in", drunk, has nothing to eat, sleeps on a bench, dirty, begs in the street, cold, in need, skinny, has no teeth, poor family, theft, hunger, rags, skinny

**Table 9. Rich man**

Item	AGE OF CHILDREN	WORDS AND EXPRESSIONS USED BY CHILDREN
1.	4-year-olds	lots of money, fast car, big house, swimming-pool, works all the time, lacks time, nice toys, nice clothes, nice garden, fat, treasure
2.	5-year-olds	lots of money, happy, large house, swimming-pool, food, buys a lot of things, nice car, buys expensive things, jolly, puts money into tins and gets a heart, clean, lots of toys, nice clothes, villa, limousine, many friends, has a good job, has a factory

The interpretation of poverty and wealth by both age groups is connected with one's external image and financial condition. In the eyes of the polled, a poor man is a person without money, sad, with bad habits, and badly clothed. In the case of poverty, the children indicate lack of job and low income. The rich people display contrasting features. The children do not relate social status to deeper values, such as knowledge.

### Conclusions

To conclude the above, we may say that children do not speak a high level financial language. The words they apply are limited to everyday use vocabulary. If the same terms are found in the theory of economics, typically, they are seen quite differently and in a simpler way. Children's knowledge is not systematised but rather constructed on the basis of overheard popular information. The list of words presented in the tables above allow us to state that it becomes longer, year by year. The dynamic nature of the economy requires constant analysis. Current research proves that it is a window on the world; one cannot separate from it. It gives us an opportunity to have a better job and avoid financial traps.

The duty to shape enterprising attitudes and to manage finance in a clever way is primarily that of the parents. Nevertheless, few of them communicate economic knowledge to their children, discuss financial instruments or teach responsibility for one's own actions on a regular basis.

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The countering of financial exclusion has become a challenge for numerous state institutions and non-governmental organisations which implement long-term economic policies with regards to the Polish society, for instance *Narodowy Bank Polski* (National Bank of Poland) <[www.nbp.pl/edukacja/](http://www.nbp.pl/edukacja/)> or *Forum Obywatelskiego Rozwoju* (Civic Development Forum). The coordination of concepts in the area of financial education is, in turn, the task of the Ministry of Finance.

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