

THE FINANCIAL IMPACT ON MODERN YOUTH: THE EXAMPLE OF STUDENTS OF TECHNICAL UNIVERSITIES

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Annotation: *In this article the author analyzes the issues of financial literacy among students of a technical specialty, the correct distribution of finances, and the specifics of the introduction of digital literacy among young people.*

Key words: *specialty, digitalization, harmonious development, financial literacy, efficiency, growth.*

The total technicalization of modern society has led to the destruction of traditional value systems and the loss of spirituality. Violations of the principle of social justice in our country have shifted in public opinion the idea of professions of a creative nature (scientist, engineer, scientist, teacher) to the lower mark of prestige. The technocratic model of the specialist has exhausted itself. There was a need to strengthen the substantive parameters of the engineering activities of the humanitarian component: the understanding that every professional task has not only a rational solution but also a value-semantic component. Filling an engineer with the realities of professional life by the need to solve not only technical, but also universal problems, will allow him to overcome the pragmatism of thought, and move on to an inquiring and responsible construction of a modern picture of the world. Society sees a guarantee of self-preservation today in the education in the engineer of new personal qualities that reveal his humanity in any conditions. Against this background, the training of technical specialists who are able to combine professional competence with a stable civic position and high spiritual culture is relevant. In a technical university, the question of the unity of educational and spiritual practices of student youth can be resolved in the framework of spiritual lessons. Spirituality as a traditional subject of historical analysis is a necessary condition for the self-identification of a person and its harmonious development [1].

Spirituality is a person's ability to be distracted from solving utilitarian problems and focus on considering important "life-meaning" issues. Spirituality contributes to the actualization of the dialogue between the individual and society in life and professional development. The man turns an external belonging to being into an internal value resource, allowing him to eliminate what threatens the survival of all mankind and social progress. Today, the role and place of spirituality in the modernization of technical education should be emphasized, since knowledge of its scientific essence will allow the future specialist to self-determine the value choice

of lifestyle, the criterion of welfare, and social well-being of not only a personal but also the whole society.

The life position of youth is an important platform for understanding and fulfilling their role and purpose in life. A public opinion poll convincingly showed that the defining characteristic of the socio-political portrait of modern youth in Uzbekistan is its attitude to independence as the highest value, and support for the course of reforms. The results of youth surveys conducted over the years of independence allow us to note a high level of education. The main life principles of young Uzbek people are getting an education and profession, and self-improvement.

The socio-cultural position of students of a technical university has its own specifics. Unlike peers engaged in other activities (military service, labor), these young people are included in educational activities. The content side of the educational process and the attitude of students towards it should become the most important moral value that combines their spirituality with professional competencies and determines their needs, interests, and life expectations in the future.

Led by the President of Uzbekistan Shavkat Mirziyoyev, work is continuing to improve, restore and preserve our national spiritual heritage, develop science and education, and the head of our state constantly holds meetings on issues of increasing attention to young people, their wide involvement in culture, art and sports, the formation of skills in the use of information technology, the promotion of reading books among the young generation and the employment of women[2].

The value relation of a person to the world reveals spirituality both of himself and culture. Values are representations that reflect the value (positive or negative) for a person of objects, events, or phenomena from the point of view of satisfying his needs and interests. The world of values is hierarchical. The question of distinguishing between higher and lower values is the question of the spiritual content of a person's life. Higher values (truth, goodness, beauty, etc.) form the image of the due and the perfect. The phenomenon of spirituality is difficult to express in rational terms. You can only, as N.A. wrote Berdyaev catch the signs of the spirit: freedom, meaning, creative activity, appeal to the divine world, and the desire for perfection [3]. Spirituality is the person's conversion to higher values, the conscious desire of the individual to bring his life closer to the ideal. In this regard, not all cultural norms are spiritual. The spiritual must be contrasted with the natural and the everyday. Spiritual overcoming of everyday life individually.

In the era of technocracy, a special deficit of spirituality is especially noticeable among the technical intelligentsia. The technical style of thinking becomes fundamental for all spheres of human life and activity. A technical person is an exaggerated illustration of a "one-dimensional" person who has functionality in the first place. For a technocrat, a person is self-sufficient, valuable, and effective only as part of the production process. Technocrat focuses on ideas: progress, standardization, pragmatism, acceleration of all processes, and rationalism. Rationalism is increasingly associated with optimism and spreads to the whole society: rationally consume more, receive more information, work faster, and produce more products. Technocratic propaganda is enthusiastically accepted by the general public [4].

A purposeful increase in the spirituality of students of a technical university involves solving such problems: deepening the perception of moral and ethical values as the basis for motivating responsible behavior, the ability to bring into life plans that do not disconnect, but, on the contrary, unite people, society; preparing young people for life in the global space, turning communication with the state into real solidarity; instilling respect for the values, traditions and lifestyle of different peoples; promoting multicultural education and tolerance of students through practical (at lectures and seminars) the discovery of interdisciplinary connections of philosophy with other sciences: cultural studies, history, foreign languages, professional ethics, sociology, psychology, mathematics, physics, biology, etc.; attracting all employees of higher education (and not just faculty) to the process of self-determination of students in the field of universal values under the influence of various forms of culture: communication, political, economic, subcultures, art, etc.; to form students' conscious attitude to the world, the experience of social behavior, control, self-control, the ability to adequately evaluate behavior (their own, first of all); master domestic ethnocultural traditions (native language, history of Uzbekistan, history of religion).

The decisive importance of the formation of the spirituality of highly qualified specialists at a technical university is obvious. Students can resolve the contradictions both in their own worldviews and between the implementation of education at a university and the requirements of society on the spiritual and moral formation of future technical specialists. Integration of spirituality into the system of higher education is carried out not only at the level of traditional programs but also in different disciplines. This allows you to optimize fundamental and professional knowledge in the university educational space, fill them with humanitarian content; focus on specific philosophical, cultural, social, environmental, and other global problems of our time. These areas are implemented in the programs of humanization and humanization of the educational environment of a technical university, related to the formation of competencies of students to enhance creative abilities, to bridge the gap between high professional training and the general cultural level. The ability of students to regulate the content of their own worldview with an understanding of personal freedom, a responsible attitude to life, and involvement in the world cultural tradition is the basis of a democratic state under construction in our country with a strong civil society.

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