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THE DEVELOPMENT OF FINANCIAL LITERACY AMONG ADULTS IN THE CONTEXT OF NON-FORMAL AND INFORMAL EDUCATION

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Abstract

Relevance. The transformation of the financial and digital landscape underscores the imperative of lifelong learning, requiring the adult population to constantly and promptly update their competencies in line with real-world practical demands. This necessitates transcending the boundaries of formal institutions and expanding the educational space through adaptive forms of knowledge acquisition. Consequently, the relevance of fostering adult financial literacy within the framework of non-formal and informal education lies in ensuring the continuous development of responsible financial behavior amidst ongoing economic volatility.

*Purpose***.** To theoretically substantiate the distinctive features of fostering adult financial literacy in non-formal and informal educational settings and to articulate actionable recommendations for enhancing the efficacy of this process.

*Methods***.** Analysis, synthesis, generalization, and systematization of academic literature and informational sources to refine core conceptual definitions; content analysis to examine the curricula and substance of contemporary educational courses, online platforms, blogs, podcasts, media resources, gamified tools, and other digital assets targeting adult financial education; comparative analysis to identify common and divergent characteristics of non-formal and informal modalities of adult financial literacy development; generalization and induction to formulate practical recommendations for the effective utilization of non-formal and informal educational potential in advancing adult financial literacy.

*Results***.** The conceptual scope of "adult financial literacy development" has been clarified as a dynamic competence and a continuous process of internalizing responsible financial behavior models. Non-formal education (online courses, webinars, training sessions delivered by financial institutions and non-governmental organizations) is identified as a structured platform providing systematic mastery of foundational concepts, practical execution of financial decision-making, and direct methodological guidance from experts. The potential of informal education (social networks, thematic blogs, podcasts, gamified applications) is established as an agile, accessible environment for self-directed and situational knowledge acquisition. Based on comparative analysis, it is demonstrated that maximum synergy is achieved through the integration of both modalities: non-formal education provides core structural grounding, whereas informal learning ensures adaptability, continuity, and learner autonomy in a lifelong learning perspective. A comprehensive set of actionable recommendations has been developed, focusing on building competencies in long-term budgeting, contingency planning, emergency fund allocation, risk optimization, and investing.

*Conclusions***.** The findings contribute to the theory of adult education within the lifelong learning paradigm. The practical value lies in the applicability of the formulated recommendations by educational providers, financial institutions, and civil society organizations to design high-impact financial capability programs and enhance the population's overall financial security.

Keywords: financial literacy, adult education, non-formal education, informal education, digital educational resources.

Introduction. The dynamism of the financial landscape accentuates the lifelong learning paradigm, according to which the acquisition and updating of knowledge and competencies are not confined to the period of formal schooling. For adults, the ability to promptly acquire knowledge directly linked to immediate needs and life situations is of paramount importance. This necessitates expanding the educational space beyond formal institutions and strengthening the role of non-formal and informal education. The relevance of developing adult financial literacy through non-formal and informal education stems from the imperative to ensure the continuous renewal of financial knowledge, skills, and behavioral patterns in response to dynamic shifts across the financial and digital environments.

Literature Review. According to World Bank data, more than 100 countries globally develop financial literacy on the basis of a systems approach. Among the countries that have joined the OECD International Network on Financial Education (INFE), over 40 are implementing a national financial literacy strategy for the first time, while more than 20 have designed and are executing subsequent editions (National Financial Literacy Strategy up to 2030, 2024). At the international level, the World Bank emphasizes that establishing effective systems for financial literacy development serves as an essential baseline for regulatory authorities, as it enhances the overall protection and welfare of financial service consumers (World Bank, 2021). Concurrently, an analysis of the contemporary Ukrainian market demonstrates that a significant portion of citizens continues to experience a shortage of practical personal budgeting skills and requires supplementary reference points under complex economic conditions.

An examination of scholarly sources highlights a rapid surge in research interest and reveals the interdisciplinary nature of this domain. In a systematic review of international publications, M. Shollapur, S. Hulagabali, and S. Kolle (Shollapur et al., 2023) documented a steady increase in publications in this field, identifying the United States as the leading research hub, while designating "financial education," "financial inclusion," and "financial capability" as core conceptual dominants. Deepening the analysis of theoretical models, A. Idris, A. Rahmawati, and A. Surwanti (Idris et al., 2023) established that the conceptualisation of financial literacy increasingly integrates parameters such as operational performance, competitive advantage, and business experience, thereby broadening its application within corporate and entrepreneurial settings. K. Rehman and M. Mia (Rehman & Mia, 2024) systematized the determinants of financial literacy across seven dimensions (demographic, socioeconomic, psychological, financial, societal, Islamic, and technological), highlighting that the digital and technological dimensions remain the most promising vectors for prospective investigation amid financial market transformation. In the context of practical implementation and behavioral outcomes, international scholars emphasize the nexus between financial knowledge, financial well-being, and public financial activity. Specifically, W. Shi, M. Ali, and C.M. Leong (Shi et al., 2025), in their fundamental review, identified four primary conceptual clusters: the relationship between financial literacy and capability, determinants influencing financial behavior, its role in securing financial well-being, and behavioral nuances across diverse demographic cohorts. The pivotal role of financial enlightenment in fostering broad access to economic goods is corroborated by F. Khan, M. Siddiqui, and S. Imtiaz (Khan et al., 2022), whose model illustrates how incremental advances in literacy levels stimulate citizen engagement with formal financial services and promote informed decision-making. The applied aspect of competency formation among youth is addressed by D. Romadhon and H. Mulyadi (Romadhon & Mulyadi, 2025), who demonstrate that acquiring fundamental skills in budgeting, risk assessment, and cash flow management represents critical human capital that directly bolsters self-efficacy, resilience, and the viability of entrepreneurial initiatives.

The problem of financial literacy is investigated by Ukrainian scholars in conjunction with financial behavior, economic security, financial service digitalization, and socio-economic development. In particular, N. Savchuk (2021) examines the conceptual essence of financial literacy and the prospects for its development. N. Zakharova, S. Osypenko, and O. Pavlenko (2022) characterize the operational nuances and didactic foundations of financial literacy cultivation within a competency-based paradigm for the practical application of acquired knowledge in everyday life. N. Prykaziuk and Yu. Khodakivska (2023) explore the core components of digital financial literacy and delineate effective instruments and methodologies for its enhancement amid the digitalization of the financial sector, whereas S. Dombrovska (2022) focuses on modern instructional methods for its cultivation. T. Povod (2021) analyzes population financial literacy as a baseline prerequisite for ensuring socio-economic development and national financial stability, and Yu. Yarova (2024) accentuates the correlation between public financial literacy and national economic advancement. I. Sydor and T. Sydor (2024) likewise focus on the relationship between public financial awareness levels and national financial security, substantiating personal financial capability as a determinant of macroeconomic resilience. Strategies for enhancing financial literacy amid the digitalization of financial services are investigated by M. Dubyna, A. Tarasenko, and O. Tarasenko (2023), while M. Bezdil, M. Danyliuk, and M. Dmytryshyn (2025) address this issue within the context of youth financial literacy. Concurrently, distinct studies reveal the significance of financial literacy for managerial decision-making toward sustainable development (Vyhovska, Kyrylenko, & Lytvynchuk, 2025) and its curricular integration in the educational process (Bakhmat, 2021).

Thus, existing academic inquiries encompass a broad spectrum of financial literacy facets ranging from its conceptual structure and instructional methods to its role in financial behavior, digital ecosystems, and sustainable development. Nevertheless, the potential of non-formal and informal education as complementary mechanisms for the continuous advancement of adult financial literacy requires more thorough exploration.

The purpose of this article is to provide a theoretical substantiation of the specific features of adult financial literacy development within non-formal and informal educational environments and to formulate actionable recommendations for enhancing the effectiveness of this process.

To achieve this stated purpose, the following research objectives were set:

- To substantiate the essence of the concept of "financial literacy" and clarify the conceptual scope of "adult financial literacy development";
- To identify the potential of non-formal education in fostering adult financial literacy;
- To characterize the capabilities of informal education as an environment for the continuous development of adult financial competence;
- To formulate recommendations for the effective integration of non-formal and informal education in advancing adult financial literacy.

Research Methods. To achieve the purpose and execute the stated objectives, a multifaceted complex of interrelated research methods was employed, notably theoretical methods—analysis, synthesis, comparison, generalization, and systematization of scholarly literature and informational sources to refine conceptual boundaries; content analysis—to examine the curricular substance of contemporary educational courses, online platforms, blogs, podcasts, media resources, gamified tools, and other digital assets designed for adult financial enlightenment; comparative analysis—to determine common and divergent characteristics of non-formal and informal modalities of financial education; and generalization and induction—to formulate practical recommendations for the effective exploitation of non-formal and informal educational capacities.

Results and Discussion. The review of academic literature demonstrates the multifaceted interpretation of financial literacy and the pathways for its cultivation in contemporary economic and pedagogical thought. The content analysis covers textual and informational-educational content dedicated to adult financial literacy development across theoretical and applied dimensions. The theoretical corpus includes scientific studies by Ukrainian researchers (N. Savchuk, M. Dubyna, A. Tarasenko, N. Bakhmat, I. Sydor, T. Sydor, T. Povod, S. Dombrovska, M. Bezdil, Yu. Yarova, O. Vyhovska, et al., published between 2021 and 2025), alongside empirical materials and resources spanning 2020–2026. The empirical corpus comprises non-formal educational assets—governmental and institutional digital platforms (Diia.Business, the National Bank of Ukraine's educational platform "Harazd", the "Talan" Center), initiatives by commercial banking institutions (JSC Raiffeisen Bank, JSC Oschadbank, Polikombank), training courses by non-governmental organizations and educational-cultural networks (Goncharenko Centre, Women's Consortium of Ukraine, CSR Ukraine), as well as an informal learning repository—media releases, educational social media content (Instagram, LinkedIn), thematic podcasts (on YouTube and Spotify), dedicated blogs, curated educational literature and films, and gamified applications (such as "Zdolai Shakhraia" [Defeat the Scammer] and "CashFlow"). The content analysis was executed via systematization, thematic coding, and qualitative-quantitative analysis of the selected textual and multimedia artifacts. During the initial stage, a categorical-conceptual analysis of scholarly sources was applied to trace the evolutionary trajectory of the definition of "financial literacy" from a reductionist understanding (acquisition of knowledge and skills) to a comprehensive systemic paradigm (financial security, sustainable development, ethical, and responsible conduct). In the second stage, practical sources were clustered into two primary dimensions—non-formal and informal education—with subsequent subdivision by informational and educational resource typology. In the third stage, a comparative analysis of non-formal and informal educational modalities was conducted against predetermined criteria. The research findings are presented according to these analytical phases.

Categorical and Conceptual Analysis of "Financial Literacy"

In contemporary discourse, the conceptual focus of financial literacy is shifting from passive knowledge retention to an individual's integrated capability to mobilize this knowledge within real-world financial situations. Accordingly, N. Savchuk (2021, p. 94) defines financial literacy as a complex of skills acquired by an individual throughout the financial education process. A congruent position is articulated by M. Dubyna and A. Tarasenko (2023, p. 12), who emphasize knowledge and skills that foster a disciplined attitude toward personal finance and facilitate economically advantageous decision-making. Simultaneously, N. Bakhmat (2021, p. 111) expands this construct by linking financial literacy to the threshold of knowledge, proficiencies, and practical skills required for the optimal allocation of personal financial resources. Thus, in these frameworks, financial literacy emerges not merely as an aggregate of theoretical insights, but as the operational capacity to translate this knowledge into actionable practices regarding personal financial resource management.

A more comprehensive interpretation incorporates an individual's capacity to execute reasoned financial decisions, evaluate risks, and leverage financial instruments to attain personal milestones. Specifically, I. Sydor and T. Sydor (2024, p. 65) link financial literacy with financial security, which they operationalize as the safeguarding of financial interests across all economic agents. T. Povod (2021, pp. 86–87) construes it as an individual's capacity to participate deliberately in public reproduction as an investor who, through a rational and responsible approach to selecting financial instruments, enhances income streams or at least sustains financial stability as a knowledge carrier. The systemic architecture of this concept is highlighted by S. Dombrovska (2022, p. 6), who frames financial literacy as a complex construct that encompasses the comprehension of foundational financial concepts, the rational processing of economic data, the execution of effective managerial decisions, the preservation of economic security, and welfare maximization. A parallel emphasis is evident in M. Bezdil, M. Danyliuk, and M. Dmytryshyn (2025, p. 6), who correlate financial literacy not only with proficiencies in personal financial resource management, but also with articulating financial objectives, deliberate decision-making, effective deployment of financial instruments, prudent behavioral habits, and mitigating financial fraud exposure.

Concurrently, modern educational approaches broaden the scope of financial literacy by embedding it within responsible conduct, personal well-being, and wider societal objectives. Yu. Yarova (2024, p. 66) regards financial literacy as a synthesis of philosophical perspectives, cognitive knowledge, and practical capabilities governing personal finance management and its appropriate application in executing financial determinations. Within an educational context, O. Vyhovska, N. Kyrylenko, and I. Lytvynchuk (2025, p. 111) interpret financial literacy as an economic competency and an integrated component of sustainable development, entailing the capacity to execute responsible financial choices while accounting for ecological, societal, and ethical ramifications.

Synthesizing these scholarly perspectives provides grounds to conceptualize adult financial literacy as an integrated capacity combining financial knowledge, practical skills, value orientations, and responsible behavior that ensures effective personal financial resource management, risk-opportunity assessment, informed decision-making, and the attainment of financial well-being and security. Consequently, adult financial literacy development constitutes a purposive, continuous process of expanding and updating financial knowledge, honing practical proficiencies, and cultivating responsible value orientations and financial behavioral models that empower an adult to manage personal financial assets effectively, evaluate financial opportunities and risks, execute reasoned choices, and secure personal financial well-being and stability.

Such an evolutionary process cannot be confined to formal schooling, as the financial ecosystem undergoes continuous transformation, generating an ongoing need for relevant financial knowledge throughout adult life. In this context, non-formal and informal education assume particular importance, offering pathways for practical, flexible, and continuous enhancement of adult financial literacy aligned with immediate life and economic demands.

The Potential of Non-Formal Education in Adult Financial Literacy Development

Adult learning is distinguished by its predominantly practice-oriented and situational nature. Because the demand for financial knowledge and proficiencies commonly emerges in direct response to specific life challenges (navigating financial distress, executing investment choices, establishing an enterprise, or optimizing personal budget management), non-formal education assumes distinct prominence as an agile, accessible mechanism for the rapid fulfillment of urgent adult financial learning needs. Non-formal education offers extensive opportunities to satisfy adult educational requirements in the financial sphere through diverse resources (Fig. 1):

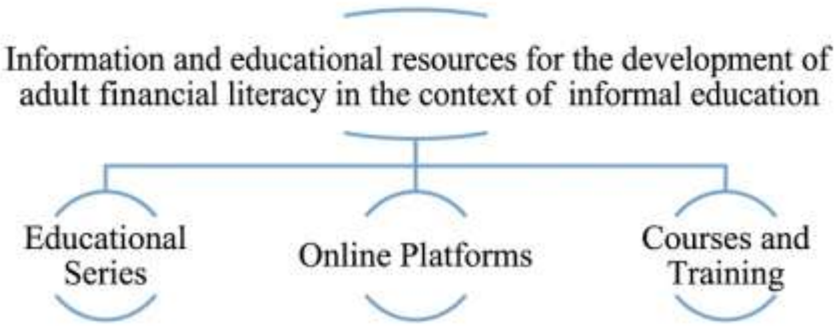

Figure 1. Informational and Educational Resources for Developing Adult Financial Literacy within Non-Formal Education Settings
Source: compiled by the author.

A closer examination reveals the potential of each non-formal education resource identified in Figure 1 for fostering adult financial literacy. A prominent example embodying the capacity of the first non-formal educational resource is the educational web series *Financial Literacy for Entrepreneurs*, hosted on the Diia.Business platform (2026). The deliberate framing of entrepreneurial financial literacy within a dedicated educational series underscores the imperative of differentiating financial education according to adults' specific life and professional circumstances. Significantly, the National Financial Literacy Strategy up to 2030 identifies this series as an essential thematic online resource, situating it within the broader ecosystem of digital financial literacy tools.

Institutional backing for adult non-formal financial education in Ukraine is prominently spearheaded by the National Bank of Ukraine (NBU), which, under its regulatory mandate, orchestrates nationwide financial literacy initiatives. In 2023, the NBU launched *Harazd*, a free educational online portal designed to cultivate a level of financial literacy adequate for sound personal financial decision-making (NBU, 2023). Tailored directly to users' immediate practical needs, the platform covers core domains such as financial planning, deposits, credit facilities, insurance products, and fraud prevention, complemented by specialized sections such as *Life Hacks* and *Question of the Day* (Harazd, 2026). A cornerstone of this resource is its diagnostic capability, which enables self-assessment via comprehensive and topical testing modules that subsequently generate targeted reading recommendations to rectify identified knowledge gaps.

A further operational model is presented by the *Talan* Financial Knowledge Center, founded by the NBU. The center organizes structured training activities in financial literacy and entrepreneurship, notably continuous professional development (CPD) programs whose successful completion yields official certification (Talan, 2022). According to institutional disclosures by the NBU, its internal experts, in partnership with the Ministry of Education and Science of Ukraine and invited financial sector professionals, deliver such instructional interventions on an ongoing basis.

Consequently, the convergence of autonomous online learning, practice-oriented instructional media, diagnostic assessments, and formalised professional training pathways reflects the capacity of non-formal education to address diverse adult learner needs and facilitate the continuous advancement of their financial competence.

A vital vector in expanding non-formal financial education involves engaging commercial banking institutions in educational outreach. For instance, Raiffeisen Bank JSC has sustained financial literacy projects since 2015. In 2023, the institution developed three standardized educational curricula tailored to distinct age cohorts, deployed by bank personnel within corporate outreach initiatives. The bank also delivered dedicated educational lectures that year, notably co-organizing the lecture *Financial Literacy* with Poltava University of Economics and Trade, where participants acquired applied insights into fund management, investment vehicles, and financial independence (Raiffeisen Bank JSC, 2023). While these 2023 initiatives prioritized children, youth, and tertiary students, they nevertheless demonstrate the institutional capacity of commercial banks as non-formal education providers capable of transferring financial expertise through direct interaction with market practitioners and applied pedagogical formats.

A characteristic application of proprietary banking channels to advance adult financial literacy is evidenced by Oschadbank JSC, which in 2023 published the dedicated advisory guide *Financial Literacy: Top Golden Rules for an Entrepreneur* (Oschadbank JSC, 2023). The content centers on practical dimensions of micro-financial governance: establishing financial targets, projecting revenues and expenditures, budgeting, tracking capital investments, managing credit exposure prudently, building contingency reserves, navigating tax liabilities, and engaging professional financial advisers when warranted. Crucially, the authors frame financial literacy as an ongoing, iterative process rooted in continuous learning and skill refinement. Similarly, Policombank maintains a dedicated *Financial Literacy* portal on its website, reflecting the deliberate institutionalization of educational outreach within commercial banking operations (Policombank, 2023). Commercial banking informational assets thus complement organized non-formal learning frameworks, broadening adults' opportunities for self-directed engagement with pressing financial subjects.

Online learning environments play an equally decisive role in enhancing adult financial literacy by ensuring equitable access to structured educational content regardless of geographical location. In particular, the Prometheus MOOC platform offers a free course titled *Financial Literacy for Educators*, geared toward building economic acumen among teaching professionals. Providing targeted coursework for a specific vocational group demonstrates the viability of tailoring non-formal curricula to distinct adult cohorts and their professional operational environments. A complementary digital environment is provided by the Vseosvita platform, which curates financial literacy instructional assets that further expand opportunities for self-directed study. Such digital learning platforms accelerate the dissemination of financial knowledge among adults through flexible access to educational content, distance learning capabilities, and user-driven curricular pathways reinforcing non-formal education as a cornerstone of lifelong financial literacy development.

The profound capacity of non-formal education to advance adult financial literacy is further substantiated by open-access courses provided by civil society organizations (Table 1).

Table 1

Educational Courses on Adult Financial Literacy

Organization	Publication Title	Link
Goncharenko Center	A free financial literacy course launches in Frankivsk. (2025).	https://www.ratusha.if.ua/ufrankivskustartuiebezplatnyj-kursizfinansovoihramotnosti/
Goncharenko Center	Seniors in Frankivsk to be taught the basics of digital literacy free of charge. (2025).	https://www.ratusha.if.ua/ufrankivskulitnikhliudej-bezkoshtovnonavchatymutosnovamtsyfrovoihramotnosti/
Women's Consortium of Ukraine	Financial literacy for non-governmental organization management. (2023).	https://wcunetwork.org.ua/possessingequalrights/news/-Fnansova_gramotnst_z_upravlnnja_gromadskoju_organzac-%D1%94ju_pdgotovki_ta_zd
CSR Ukraine	CSR Ukraine unveiled a free online course "Financial Literacy." (2020).	https://www.prostir.ua/?news=csrukraineprezentuvala-bezkoshtovnyjonlajnkursfinansovahramotnist.

Source: compiled by the author.

Table 1 provides several examples of educational courses addressing adult financial literacy. Prominent among them is the activity of the all-Ukrainian educational and cultural network "Goncharenko Center," which deploys educational initiatives for various population groups. Specifically, in 2025, a tuition-free financial literacy course was initiated in Ivano-Frankivsk, designed to develop the practical knowledge essential for day-to-day money management. Concurrently, the Goncharenko Center delivered free digital literacy sessions for older adults, an intervention of particular relevance given the ongoing digitalization of financial services. Bridging financial and digital literacy is fundamental for adult learners, as modern personal finance management relies increasingly on digital pathways, thereby requiring not only a conceptual understanding of financial mechanisms but also the operational capacity to navigate digital tools securely. In this regard, grassroots educational initiatives illustrate how non-formal education brings financial instruction closer to the tangible needs and lived realities of the adult demographic.

Another established dimension is specialized coursework targeted at building financial competence within professional and civic engagement. The Women's Consortium of Ukraine delivered an instructional event titled *Financial Literacy for Non-Governmental Organization Management*, structured to enhance participants' competencies in the financial governance of civil society entities. This operational format exemplifies the targeted alignment of financial education with the idiosyncratic occupational and organizational contexts of adult learners. In 2020, CSR Ukraine launched a free online course, *Financial Literacy*, broadening equitable access to financial knowledge via distance learning environments. Such web-based courses transcend the temporal and spatial constraints inherent in conventional instructional modalities, granting adults the autonomy to regulate their learning pace and schedule independently.

Consequently, the empirical cases examined demonstrate the substantial capacity of non-formal education to function as an adaptable, practice-oriented, and accessible vehicle for cultivating adult financial literacy. This potential is actualized through digital platforms, targeted courses, workshops, webinars, educational outreach by commercial financial entities, and specialized programs attuned to the multifaceted personal and occupational requirements of the adult cohort. At the same time, the development of financial literacy extends beyond participation in pre-structured learning interventions; a salient proportion of financial knowledge, skills, and behavioral paradigms is acquired directly within everyday life via self-directed learning, experiential trial, digital media environments, and interpersonal interactions. This dynamic necessitates examining informal education as an indispensable medium for the continuous, lifelong cultivation of adult financial competence.

Informal Education as an Environment for the Lifelong Development of Adult Financial Literacy

A defining attribute of adult financial literacy acquisition within informal learning contexts is the autonomous assimilation of knowledge through diverse, non-standardized instructional channels. While lacking formalized curricular architecture, these pathways critically facilitate the pragmatic comprehension and resolution of financial matters within daily life (Figure 2):

Figure 2. Informational and Educational Resources for Developing Adult Financial Literacy within Informal Education Settings

Source: compiled by the author.

A more detailed analysis reveals the specific potential of each resource identified in Figure 2.

Publications available on online platforms (Table 2) address diverse dimensions of financial literacy, ranging from the assessment of everyday financial behaviors and fundamental tenets of financial stability to critical issues surrounding fraudulent practices, financial security, and foundational economic knowledge.

Table 2

Adult Financial Literacy Materials on Online Platforms

Online Platform	Publication Title	Link
Versii	Financial literacy: Do Prykarpattia residents know how to manage money?, 2026	https://versii.if.ua/publikacii/finansovagramotnistch-yvmiyutprykarpatczipovodytyszgroshyma/
BizMag	Financial literacy is the cornerstone of stability, 2026	https://bizmag.com.ua/finansovagramotnist/
Grivnya	Financial literacy for beginners, 2024	https://www.grivnya.in.ua/finansovagramotnist/-finansovagramotnistdlyapochatkivciv/
UAGeek.Media	First-billing: Fraud or financial literacy?, 2023	https://uageek.media/article/2537/
Comments.ua.	Financial literacy: Core principles and rules on how to start saving money and accumulate capital. (2024).	https://society.comments.ua/ua/news/work-andcareer/finansovagramotnistosnovni-principitapravilayakpochativid kladatigroshita-nakopichitikapital733116.html
Укрінформ.	Financial literacy: Learning before it is too late. (2021).	https://www.ukrinform.ua/rubricyakisnezhyttia/3343235-finansovagramotnistvcimosapokinepizno.html

Source: compiled by the author.

Examining the substantive focus of the publications listed in Table 2 provides deeper insight into their instructional value. Specifically, the material hosted on the *Versii* platform accentuates practical money management behaviors among individuals; *BizMag* and *Grivnya* elucidate foundational concepts of financial literacy and foster responsible financial attitudes; and *UAGeek.Media* addresses the challenges of financial fraud and the imperative of critically evaluating financial offers. Such digital media resources afford pathways for autonomous, situational, and ongoing acquisition of financial knowledge, wherein adult learners access information in response to emergent personal needs or specific life circumstances. Concurrently, leveraging these channels for informal learning elevates the significance of information and digital literacies, given that the efficacy of such self-directed learning hinges on the user's capacity to critically appraise the veracity, relevance, and credibility of the retrieved content.

A prominent contemporary vector of informal financial education involves utilizing social media platforms as instructional environments that integrate accessibility of information, interactivity, and opportunities for unmediated communication with content creators (Table 3).

Table 3

Adult Financial Literacy Materials across Social Media Platforms

Online Platform	Author and Publication Title	Link
Instagram	A. Snihurenko. Course "Investments from Scratch." (2026	https://www.instagram.com/anastasiia.snihurenko/
FinEra	Courses on Financial Literacy and Investment. (2026).	https://www.linkedin.com/in/ivannaantoniuk134808330/

Source: compiled by the author.

Table 3 illustrates that Instagram hosts both proprietary instructional courses—such as those by A. Snihurenko, focused on introducing users to foundational investment principles and educational materials curated by non-formal educational initiatives like FinEra, addressing adult financial literacy. These assets exemplify the ongoing structural transformation of conventional financial education modalities: social media networks are rapidly emerging as dissemination conduits for structured pedagogical content that remains readily accessible to adults within their habitual digital environments and can be seamlessly embedded into autonomous learning practices. Concurrently, leveraging social media platforms as sources of financial knowledge accentuates the imperative to foster critical information appraisal, rigorous source verification, and the analytical capacity to differentiate pedagogical content from potentially unverified, biased, or commercially driven financial advice.

Podcasts represent another prominent modern pathway for the informal acquisition of financial knowledge (Table 4).

Table 4

Podcasts on Adult Financial Literacy

Podcast Host / Author	Podcast Title	Link
H. Tretiak	*Financial Therapy. (2026).*	https://www.youtube.com/playlist?list=-PLlbTs6cNoVbhOmaoZXXXzFGRmNBkNxhw
O. Borodina	*Women make money. (2026).*	https://open.spotify.com/show/6IOtEZkEjIlue2ZbcYyrIC

Source: compiled by the author.

Table 4 highlights notable podcasts, including H. Tretiak's *Financial Therapy* (2026), hosted on YouTube, and O. Borodina's *Women Make Money* (2026), available on Spotify.

Leveraging this audio format affords continuous exposure to financial concepts at the learner's convenience, obviating the need for structured participation in organized educational events. Unlike rigid pedagogical courses, podcasts integrate seamlessly into everyday routines—during leisure, commuting, or domestic activities—thereby amplifying their utility as an instrument for lifelong, self-directed learning. Concurrently, their pedagogical value is heavily contingent upon the creators' domain expertise, the empirical veracity of the content, and the listener's capacity for critical reflection, once again underscoring the deep interdependence among adult financial, informational, and digital literacies.

Thematic blogs similarly constitute a vital channel of adult informal education, offering avenues for autonomous and situational acquisition of financial knowledge outside formal instructional structures (Table 5).

Table 5

Adult Financial Literacy Blog

Author	Publication Title	Link
O. Syvak	Why Is Financial Literacy Important? (2022).	https://ua.sudohodstvo.org/chomuvazhlyvafinansova-gramotnistoleksandrsyvak/
S. Zatiuk	Financial Literacy for Small Business: How a Simple Skill Drives Business Development. (2021).	https://24tv.ua/education/finansovagramotnist-dlyamalogobiznesuyakprostaostanninovini_n1534394
S. Zatiuk	Development of Financial Literacy in Ukraine: Challenges and Instruments. (2021).	https://24tv.ua/education/rozvitokfinansovoyi-gramotnostiukrayiniskladnoshhiukrayinanovini_n1568675
S. Zatiuk	For Frugality or Savings: What Financial Literacy Is and How to Master It. (2021).	https://24tv.ua/education/dlyaekonomiyizaoshhadzhen-shhotakefinansovanoviniukrayini_n1537155

Source: compiled by the author.

The contributions by O. Syvak and the publication series by S. Zatiuk detailed in Table 5 warrant particular scholarly attention, addressing the development of financial literacy in Ukraine, small business financial literacy, savings strategies, and related topics. The thematic scope of these blogs spans foundational principles of personal financial management as well as the financial realities of entrepreneurial ventures, enabling adults to access content that closely aligns with their specific personal and occupational requirements. Blog-based content thereby broadens pathways for autonomous, accessible, and continuous financial learning, while its incorporation into informal educational settings fosters the habit of recurrently updating financial knowledge and critically reviewing individual financial conduct. Concurrently, as with other digital media, the instructional efficacy of such learning depends on the adult learner's capacity to appraise the author's subject-matter authority along with the veracity, rigor, and currency of the financial insights presented.

Cinematography and literature can likewise function as informal educational resources, creating opportunities to conceptualize financial phenomena, behavioral models, and wealth management strategies outside organized educational frameworks (Table 6).

Table 6

Films and Books on Adult Financial Literacy

Online Platform	**Films / Books**	**Link**
CreditPlus	Top 8 films that motivate toward financial success. (2026).	https://creditplus.ua/blog/8filmivprofinansovy-yuspikh
Happy Monday	Financial literacy: How to ensure a comfortable life. (2021).	https://happymonday.ua/finansovagramotnist
Happy Monday	6 books and other resources to boost financial literacy. (2024).	https://happymonday.ua/resursydliafinansovoi-hramotnosti
Budni.robota.ua (2024)	5 books on the art of money management.	https://budni.robota.ua/career/finansovagramotnist-5knizhokpromistetstvoupravlinnyagroshima
SPE Blog (2026)	10 books on financial literacy capable of changing your life.	https://spe.org.ua/blog/groshi/to-pknyhprofinansovuhramotnist

Source: compiled by the author.

Elaborating on the resources outlined in Table 6, the CreditPlus online platform recommends a curated selection of films geared toward inspiring financial success, including *The Wolf of Wall Street*, *The Big Short*, *The Pursuit of Happyness*, *Jobs*, *The Social Network*, *Billionaire Boys Club*, *Wall Street*, and *Inside Job*. Concurrently, selections featured by Happy Monday, Budni.robota.ua, and the SPE Blog propose foundational literature aimed at deepening financial literacy and mastering the art of wealth management. Specifically, in contributions by Ya. Fedoriaka on Happy Monday and R. Kushnir on the SPE Blog, prominent recommended titles include *The Richest Man in Babylon* by George S. Clason, *Think and Grow Rich* by Napoleon Hill, *The Psychology of Money* by Morgan Housel, *Rich Dad Poor Dad* by Robert Kiyosaki, and *Your Money or Your Life* by Vicki Robin and Joe Dominguez.

Cinematography and popular financial literature thus serve as readily accessible vehicles of informal learning that stimulate interest in economic matters, prompt critical reflection regarding personal financial attitudes and behavioral heuristics, and encourage self-directed knowledge acquisition. Nevertheless, they are most appropriately viewed as auxiliary modalities of public financial enlightenment rather than structured, systematic educational curricula.

A distinctive, highly promising trajectory for the informal development of adult financial literacy is gamification, which facilitates the acquisition of financial knowledge and behavioral competencies through hands-on engagement, situational simulations, iterative decision-making, and immediate pedagogical feedback (Table 7).

Table 7

Gamified Resources for Adult Financial Literacy

Game Title	**Organization / Source**	**Link**
Zdolai Shakhraia (Defeat the Scammer)	EMA Association, 2026	https://www.ema.com.ua/about/projects/onlajngrazdolajshahraja/

CashFlow	Nation's Prosperity, 2026	https://maximmertsalov.github.io/dobrobutnacii/
CashFlow	Vechirnii Kyiv, 2022	https://vechirniy.kyiv.ua/news/61452/

Source: compiled by the author.

Table 7 illustrates prominent educational games such as *Zdolai Shakhraia* (Defeat the Scammer) by the EMA Association (2026) and *CashFlow*, deployed under the auspices of the *Nation's Prosperity* project (2026). The substantive legitimacy accorded to these simulations is demonstrated by the staging of a dedicated tournament in Kyiv centered on the popular economic board game *CashFlow* (Vechirnii Kyiv, 2022), which fused interactive game dynamics with the cultivation of rational capital allocation and tactical financial decision-making skills. For an adult demographic, however, it is essential that gamified content remains contextually anchored in authentic financial realities, oriented beyond mere entertainment toward the durable formation of responsible financial behavioral patterns. Gamification thus significantly augments the capacity of adult informal education, transforming the assimilation of financial knowledge into an active process of scenario modeling, autonomous decision-making, consequence appraisal, and experiential learning, which ultimately underpins more resilient patterns of financial behavior.

Consequently, informal education establishes an expansive, accessible medium for the lifelong development of adult financial literacy. It encompasses a multifaceted array of autonomous knowledge acquisition and cognitive processing channels—from digital platforms, podcasts, and analytical blogs to curated cinematography, foundational financial literature, and gamified educational practices—thereby seamlessly integrating economic instruction into the fabric of everyday adult life (Table 8).

Table 8

Comparative Characteristics of Adult Financial Literacy Development within Non-Formal and Informal Education Settings

Criterion	Non-Formal Education	Informal Education	Common Characteristics
Purposefulness / Intentionality	A purposeful, deliberate process guided by explicit learning objectives	Arises spontaneously or as a response to personal informational needs	Aimed at acquiring and updating financial knowledge and practical competencies
Organization of Learning	Organized and pre-planned by an institutional education provider	Lacks a prescribed or mandatory organizational architecture	Facilitate continuous, lifelong learning pathways
Primary Delivery Formats	Courses, workshops, webinars, seminars, structured training programs, practical sessions	Self-directed learning, blogs, podcasts, books, cinema, social media, lived experience, gamification	Reliance on digital tools and practice-oriented instructional media
Learning Environment / Setting	Educational centers, civil society organizations, financial institutions, online platforms, workplaces	Home, occupational setting, social and digital spaces, everyday life routines	Transcend the boundaries of formal educational institutions

Role of the Adult Learner	Participant in an organized, structured educational intervention	Autonomous, self-directed agent of learning	Require intrinsic motivation and sustained personal agency
Role of the Education Provider	Explicitly defined: curricular design, operational management, and pedagogical scaffolding	Absent or mediated; sources encompass content creators, media platforms, financial entities, or peers	Ensure equitable access to financial insights and educational assets
Feedback Mechanisms	Structured and systematic: consultations, assignments, diagnostic tests, guided discussions	Predominantly autonomous self-monitoring or evaluation via applied real-life utility	Enable appraisal of the practical efficacy and tangible utility of acquired insights
Practical Orientation	Deliberate simulation of authentic financial scenarios and operational cases	Embedded directly within everyday financial decision-making and lived experience	Direct application of economic knowledge to real-world financial choices
Flexibility / Adaptability	Higher than in formal education, yet conditioned by program constraints and provider frameworks	Maximally adaptable: the learner autonomously dictates the pacing, location, and instructional method	Dynamic responsiveness to the evolving needs of the adult learner
Learning Outcomes	Formed competencies and skills; frequently validated by a certificate or formal credential	Internalized knowledge, accumulated experience, functional skills, and behavioral shifts	Continuous advancement of financial competence and responsible financial conduct
Key Comparative Advantages	Structural cohesion, systematic delivery, applied focus, and professional pedagogical guidance	Ubiquitous accessibility, operational continuity, learner autonomy, and organic integration into daily life	Complement formal education frameworks and operationalize the lifelong learning paradigm
Inherent Risks / Limitations	Curricular fragmentation or suboptimal alignment with the emergent needs of adults	Exposure to misleading or unverified content, lack of systematicity, and the burden of autonomous source verification	Demand rigorous critical appraisal and validation of financial data sources

Source: compiled by the author.

The comparative analysis presented in Table 8 substantiates that a common denominator of both non-formal and informal financial education is their strategic orientation toward fostering adults' practical financial competence outside conventional formal educational frameworks. Both modalities effectively facilitate the updating of financial knowledge, the development of applied skills, greater autonomy in personal financial decision-making, and proactive individual adaptation to structural shifts within the financial landscape.

Concurrently, these two modalities diverge significantly in terms of organizational formality, structural cohesion, the institutional role of the education provider, the framing of educational objectives, assessment mechanisms, and the degree of adult learner agency. The fundamental distinction resides in the structured, goal-driven, and systematic architecture of non-formal education, which is characterized by predetermined learning outcomes, a curated curriculum, an institutional provider, formal process organization, and, in many instances, structured learning assessment. Conversely, informal education operates independently of organized instructional frameworks: financial learning occurs organically through routine activities, self-directed study, media consumption, interpersonal communication, and accumulated experiential trial. Accordingly, non-formal education is defined by systematicity and methodological scaffolding, whereas informal education is distinguished by autonomy, situational responsiveness, and seamless continuity.

Consequently, within the paradigm of adult financial literacy development, these modalities should not be construed as mutually interchangeable. Non-formal education delivers the structured, targeted foundation of financial competence, whereas informal learning ensures its perpetual activation, refinement, and testing against authentic, lived circumstances. Their convergence establishes the operational conditions necessary to transition from organized financial training to the sustained integration of financial capability into adults' daily behavioral patterns.

In view of the diverse array of non-formal and informal educational modalities and resources identified, it is expedient to formulate actionable recommendations for their effective utilization toward the systematic and lifelong advancement of adult financial literacy.

Recommendations for Fostering Adult Financial Literacy within Non-Formal and Informal Education Settings

A synthesis of the reviewed online repositories (Table 9) alongside foundational scholarly contributions (N. Savchuk, M. Dubyna, A. Tarasenko, N. Bakhmat, I. Sydor, T. Sydor, T. Povod, S. Dombrovska, M. Bezdil, Yu. Yarova, O. Vyhovska, et al.) enables the formulation of targeted recommendations for advancing adult financial literacy, grounded in the strategic alignment of organized non-formal instruction with informal learning pathways across several core dimensions.

Table 9

Blogs on Adult Financial Literacy

Author	Publication Title	Link
P. Trofymenko	(2020). Financial literacy: How to turn a crisis to your advantage.	https://brovary.net.ua/finansovagramotnistyak-vykorystatykryzusobinakoryst/
I. Romanko	(2023). 5 golden rules of financial literacy: How to manage your personal capital.	https://news.uaportal.com/ukr/sectionnews/news-5glavnyihpravilfinansovojgramotnostikakupravlyat-sobstvennyimkapitalom03052023.html
I. Kushch	(2024). How financial literacy transforms lives.	https://tourinform.org.ua/innakushhekspertz-finansovoyigramotnostitabankirz15richnymstazhem
M. Serdiuk	(2026). Financial literacy: What it is, why it matters, and how to apply it in life.	https://www.inzhur.reit/blog/finansova-gramotnistosnovitapravila
S. Fedyniak	(2026). How to maintain financial stability during job searches, career breaks, or occupational transitions.	https://happymonday.ua/yakzberehty-finansovustabilnistpidchaszmin

Source: compiled by the author.

The first area involves ensuring the systematic development of personal financial management skills, particularly income and expenditure planning, cash flow monitoring, prioritizing financial objectives, and cultivating savings. This approach not only promotes the prudent allocation of existing resources but also lays a resilient financial foundation for a secure, comfortable quality of life. The requisite knowledge can be acquired through specialized courses, workshops, and webinars, as well as through self-directed engagement with open-access digital media, analytical blogs, and actionable guidance. A pivotal benchmark here is the incremental cultivation of a habit to routinely evaluate one's financial standing and execute decisions anchored in viable capacities and longitudinal objectives.

The second area centers on cultivating a savings culture and establishing a dedicated financial reserve. For adult learners, generating revenue is insufficient without the concomitant capacity to allocate funds rationally, anticipate future liabilities, and build an emergency financial safety cushion. The blog publications of M. Serdiuk, I. Romanko, et al. (Table 9) underscore the imperative of rigorous capital governance, expense tracking, and deliberate accumulation. Within non-formal education frameworks, these competencies are effectively fostered through practical exercises involving personal or household budgeting, financial scenario modeling, objective formulation, and tailored wealth-accumulation roadmap design. Informal education reinforces this trajectory through continuous, self-initiated exposure to financial advisories, case illustrations, and empirical money management practices.

The third area addresses equipping adults for financially responsible conduct amidst volatility and critical life transitions. Job loss, career interruptions, occupational shifts, macroeconomic turbulence, or unforeseen expenditures can destabilize personal solvency; hence, financial literacy must encompass the proactive capacity to assess emerging vulnerabilities and recalibrate financial strategies to fluid circumstances. In this setting, priority must be accorded to developing competencies in contingency reserve allocation, expenditure restructuring, hierarchy reassessment, and secondary revenue generation. High pedagogical value is derived from examining authentic empirical case studies within non-formal instructional settings alongside the autonomous synthesis of thematic content in informal environments. This orientation is explicitly reflected in the analytical blogs by P. Trofymenko regarding capitalizing on financial opportunities during crises, and by S. Fedyniak concerning safeguarding solvency throughout job-seeking cycles, career hiatuses, or professional pivots (P. Trofymenko, 2020; Fedyniak, 2026).

The fourth area entails cultivating long-term financial cognition and a stewardship-oriented posture toward personal capital assets. According to I. Romanko and I. Kushch (Table 9), adult financial literacy development must transcend the resolution of short-term liquidity challenges; it is vital to instill the capacity to project the downstream consequences of financial decisions, reconcile risk-return trade-offs, and map future solvency requirements. Within non-formal education, this objective can be operationalized via specialized modules, immersive workshops, case-based learning, and financial simulations; within informal education, it is sustained through regular engagement with domain-specific literature, professional financial commentaries, and public education media. Such a methodology drives a paradigm shift from reactive crisis response to proactive personal financial stewardship, constituting an indispensable prerequisite for enduring financial stability and overall economic well-being.

The fifth area involves personalizing financial instruction to match the specific lifecycle circumstances of adult learners. Educational content must accommodate the reality that financial priorities evolve in tandem with occupational status, disposable income brackets, household dynamics, career trajectories, and associated socio-demographic variables. Consequently, alongside generalized foundational curricula, S. Fedyniak and P. Trofymenko (Table 9) advocate designing modular educational interventions targeted at specific transitional milestones: navigating early financial independence, initiating capital accumulation, executing career transitions, coping with vocational ambiguity, and managing micro-enterprise finances. This modular adaptability represents a core comparative advantage of non-formal and informal education, enabling adult learners to autonomously select learning pathways and pedagogical modalities directly aligned with their immediate developmental imperatives.

The sixth area focuses on establishing an applied culture of continuous, self-directed financial learning. The analytical materials hosted on digital platforms such as Ukrinform, Happy Monday, Comments.ua, and others (Tables 2 and 6), alongside proprietary subject-matter blogs, demonstrate that financial literacy cannot be attained through a single, static informational intervention; it necessitates ongoing cognitive renewal and iterative practical refinement. Adults must therefore systematically scrutinize their financial decisions, monitor evolving shifts across the broader financial landscape, consult vetted pedagogical repositories, study relevant analytical materials, and embed acquired knowledge directly into routine practice. Concurrently, cultivating critical discernment regarding financial disclosures and rigorous source verification remains essential, given that informal knowledge acquisition is heavily predicated on the learner's personal agency, autonomy, and critical judgment.

Consequently, fostering adult financial literacy across non-formal and informal educational environments must hinge upon a tripartite synergy of structured instruction, empirical application, and sustained self-directed learning. Within this nexus, non-formal education provides pedagogical structure, targeted objectives, and systematic delivery, whereas informal learning guarantees continuity, ubiquitous accessibility, and direct contextual anchoring in the adult learner's lived financial reality.

Conclusions. The conducted research substantiates that adult financial literacy constitutes a multifaceted construct integrating conceptual economic knowledge, functional competencies, value-driven orientations, and accountable financial behavior. Its development is inherently continuous and lifelong, driven by rapid transformations in financial technologies and digital landscapes that demand recurrent reskilling and cognitive updating. Within this paradigm, non-formal education delivers structured, practice-oriented training opportunities via specialized courses, applied workshops, webinars, digital portals, public awareness initiatives, and complementary organized modalities. Concurrently, informal education enables the continuous, experiential assimilation of financial insights through autonomous study, digital mass media, thematic blogs, podcasts, literature, cinematography, and gamified pedagogical tools.

Their operational synergy generates an expanded, integrated educational ecosystem where financial competence building is woven into the fabric of daily life. The formulated recommendations are strategically oriented toward institutionalizing a culture of perpetual, self-directed financial learning across non-formal and informal contexts, positioning financial literacy not as the output of an episodic instructional event, but as a dynamic, evolving core competence sustained throughout the adult life course.

Prospects for further empirical research lie in designing, modeling, and experimentally validating comprehensive integration frameworks bridging non-formal and informal education across diverse socio-demographic cohorts and occupational categories to quantitatively measure their longitudinal impact on adult financial capability.

Conflict of Interest

The author certifies that no conflict of interest (financial, professional, or personal) exists that could have influenced the objectivity of the research results or conclusions. The integrity of the double-blind peer review process was ensured through a mandatory declaration of the absence of conflict of interest submitted via the journal's editorial system. This protocol guaranteed complete author anonymity and the independence of the expert evaluation throughout the entire editorial cycle.

Declaration on the Use of Generative Artificial Intelligence.

During the preparation of this manuscript, the author used Google Gemini and Microsoft Copilot etc for searching and verifying bibliographic data, organizing materials, calculating derived indicators, preparing figures, and language editing and formatting of the text. The conceptual model, empirical data, scientific conclusions, and interpretation of the results are the author's own. Following the use of these tools, the entire manuscript was thoroughly reviewed and edited by the author, who takes full responsibility for its content and scientific accuracy. Artificial intelligence is not a co-author of this work.

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РОЗВИТОК ФІНАНСОВОЇ ГРАМОТНОСТІ ДОРОСЛИХ В УМОВАХ НЕФОРМАЛЬНОЇ ТА ІНФОРМАЛЬНОЇ ОСВІТИ

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Здобувач третього (освітньо-наукового) рівня вищої освіти, Інститут педагогічної освіти і освіти дорослих імені Івана Зязюна НАПН України, Київ, Україна, https://orcid.org/0009-0008-0302-7256, e-mail: svyatyurechko@gmail.com

Реферат:

Актуальність Трансформація фінансового та цифрового середовища актуалізує концепцію навчання впродовж життя, вимагаючи від дорослого населення постійного й оперативного оновлення компетентностей відповідно до реальних практичних потреб. Це зумовлює необхідність виходу за межі формальних інституцій та розширення освітнього простору за рахунок адаптивних форм здобуття знань. Відтак, актуальність розвитку фінансової грамотності дорослих у контексті неформальної та інформальної освіти полягає у забезпеченні безперервного формування відповідальної фінансової поведінки в умовах постійних економічних змін.

Мета: теоретичне обґрунтування особливостей розвитку фінансової грамотності дорослих в умовах неформальної та інформальної освіти та формулювання практичних рекомендацій щодо підвищення ефективності цього процесу.

Методи: аналіз, синтез, узагальнення і систематизацію наукових джерел й інформаційних матеріалів – для уточнення суті понять; контент-аналіз – для вивчення змісту сучасних освітніх курсів, онлайн-платформ, блогів, подкастів, медіаресурсів, ігрових та інших цифрових ресурсів, спрямованих на фінансову освіту дорослих; порівняння – для виявлення спільних і відмінних характеристик неформальних та інформальних форм розвитку фінансової грамотності дорослих; узагальнення та індукція – для формулювання практичних рекомендацій щодо ефективного використання потенціалу неформальної та інформальної освіти у процесі розвитку фінансової грамотності дорослих.

Результати. Уточнено зміст поняття «розвиток фінансової грамотності дорослих» як динамічної компетентності та безперервного процесу засвоєння моделей відповідальної фінансової поведінки. З'ясовано, що неформальна освіта (онлайн-курси, вебінари, тренінги фінансових установ і громадських організацій) є структурованою платформою, що забезпечує системне засвоєння базових понять, практичне відпрацювання фінансових рішень та безпосередній методичний супровід з боку експертів. З'ясовано потенціал інформальної освіти (соціальні мережі, тематичні блоги, подкасти, гейміфіковані програми), яка функціонує як гнучке, доступне середовище для самостійного та ситуативного засвоєння знань. На основі порівняльного аналізу доведено, що найбільший ефект досягається за інтеграції обох форм: неформальна освіта дає фундаментальну базову структурованість, а інформальна – забезпечує адаптивність, перманентність та автономність навчання впродовж життя. Сформульовано комплекс практичних рекомендацій, спрямованих на формування навичок довгострокового бюджетування, антикризового планування, формування фінансового резерву, оптимізації ризиків та інвестування.

Висновки. Результати дослідження поглиблюють теорію освіти дорослих у контексті концепції неперервного навчання. Практична цінність полягає у можливості використання сформульованих рекомендацій провайдерами освітніх послуг, фінансовими інституціями та громадськими організаціями для створення ефективних просвітницьких програм і підвищення рівня фінансової безпеки населення.

Ключові слова: *фінансова грамотність, освіта дорослих, неформальна освіта, інформальна освіта, цифрові освітні ресурси.*

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