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**INTERACTIVE PROBLEM-BASED LEARNING ECONOMIC ISSUES  
ИНТЕРАКТИВНОЕ ПРОБЛЕМНО-СИТУАТИВНОЕ ОБУЧЕНИЕ  
ЭКОНОМИЧЕСКИМ ВОПРОСАМ**

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**Summary:** The article discusses an interactive educational case-technology for teaching one of the issues of financial literacy – licensing. Developed and tested case situations are presented.

**Key words:** license, case-situation, interactive technologies, problem situation.

**Аннотация.** В статье рассматривается интерактивная кейс-технология обучения одному из вопросов финансовой грамотности – лицензированию. Представлены разработанные и апробированные кейс-ситуации.

**Ключевые слова:** лицензия, кейс-ситуация, интерактивные технологии, проблемная ситуация.

In the modern world, every day we are faced with financial issues face to face, but not every person knows how to competently approach financial decisions.

Therefore, today the training of financial literacy of various segments of the population is relevant. Especially important is the education of the younger generation, youth. But how to achieve high learning outcomes with a minimum amount of time? The transition of Russian education to a competency model and the

intensity of training requires the transformation of technologies, a system of methods and tools to ensure a new quality of education.

Problem - situational learning using cases is one of the most effective interactive educational technologies.

The method of cases, or specific situations, is a method of interactive problem-situational analysis based on teaching by solving real-life (from practice) or tasks-situations (cases) close to them [1, p. 9].

Case-method - this is learning by action. He has found wide application in teaching economics and business sciences as the most effective. One of the issues of financial literacy related to our life is the licensing of certain types of activities.

Licensing is a legitimate means of limiting the legal capacity of enterprises and organizations and is a necessary means of establishing additional legal guarantees for the normal functioning of a market economy and competition.

The license protects the economy from possible deformations, penetration into the markets of low-quality goods, works and services of people who do not have legal obligations to carry out entrepreneurial activity, while the license of certain types of activity protects all participants in market relations at the same time, including not only consumers themselves, but also entrepreneurs [2, p. 212-214].

For effective training, it is advisable to use situational tasks-cases «a real description of the event that occurred in a particular human activity, allowing us to understand the situation» [3, p. 96-97].

#### *Case Study № 1.*

An unscheduled check arrived at the «Romashka» grocery store, during which it became clear that the store owner does not have a license to sell products on paper. The controllers refused to recognize the license proposed by the owner in electronic form as an official document.

*How does the store director argue for the lack of a paper license? What needs to be done to the store director to confirm his electronic license? Do you think the supervisors are right in this situation?*

#### *Case Study № 2.*

Having taken the child from kindergarten after work, Masha found that he had a fever. There was no necessary medicine in the home medicine cabinet. Leaving the child at home with her father, she went to the pharmacy. Standing in line at the pharmacy, Masha saw a license in which there was a discrepancy: a pharmacy in Masha district has been located for six months, and the license hanging in the pharmacy was issued for only 3 months.

*Do you think this license is genuine and how can I verify it? What can Masha do in this situation?*

*Case Study № 3.*

In a densely populated area, a grocery store opened. Petya, walking through the park, remembered that he had run out of food at his house and decided to go to a new store. Having walked around the store and having studied the assortment, he did not notice the documents anywhere. Petya had a question: does this store have a license and permission to sell products? With this question, he turned to the administrator, to which he answered in the affirmative, but refused to provide it.

*Do you think the administrator of the «Vasilek» store is right in this situation and what organization do you contact to check this store? What can you do in this situation?*

*Case study № 4.*

Ivanov I.I. He has extensive experience working as a taxi driver and his dream is to open an enterprise for the transportation of passengers by road.

*But Ivan Ivanovich does not dare to take the first step, considering this case too troublesome. Is it so? What documents does he need to collect to open an enterprise and obtain a license? Where should Ivanov I.I. apply to get a license?*

*Case Study № 5.*

Smirnov V.A. works at the «Nosochek» plant in Biysk. For 5 years of working as an apparatchik, he studied production, gained tremendous experience. And being an inventive person, he decided to offer the management to make some changes in the composition, which will allow to produce a new type of product.

*What do you think should be done by V. A. Smirnov with his innovation, so that a new type of product is considered his invention and he received income for it?*

Solving the problems described in the developed cases requires working with a variety of sources of information, its generalization. This is a kind of research.

In addition, the solution of real (from practice) or tasks close to them - situations (cases) among students is perceived as a game.

Thus, the use of the case-method is oriented not only to obtaining specific knowledge, but also develops among students skills in working with various sources of information; forms the skills of independent thought activity, work in dialogue, a joint search for truth and, as a result, provides an increase in the quality of training of students and the formation of personality qualities required in society.

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