FİNANSAL OKURYAZARLIK

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1.GİRİŞ

İktisat bilimi kısaca kıt kaynakların en etkin nasıl kullanılacağını araştıran bir bilim dalıdır. Gerek üretimde gerekse tüketimde kaynakların etkin kullanımı hem bireysel hem de ulusal refah açısından ilerleme sağlar. Bu çerçevede ekonomi eğitiminin önemi ortaya çıkar, bireylerin karmaşık ekonomi mekanizmalarını anlayarak doğru mali kararlar vermelerine yardımcı olur. Finansal okuryazarlık (Financial Literacy-FL), kıt kaynakların akıllıca kullanılmasını, bilinçli kararlar alınmasını ve daha iyi fırsatlara ulaşılmasını sağlayarak sürdürülebilir kalkınmanın itici güçlerinden birisidir. Günümüzdeki dijital çağda ekonomi bilimi içinde yer alan finansal okuryazarlık, bireylerin dijital araçlarla yaptıkları ekonomik seçimlerde doğru karar alabilme yetisini kazandırarak toplumsal kaynakların etkin kullanımının sağlanması, risklerin etkili bir şekilde yönetilmesi ve finansal katılıma katkı sağlanması açısından kritik bir role sahiptir (Kurowski &Szelagowska, 2025).

21. yüzyılda tüketicilerin bir dizi nedenden dolayı finansal okuryazarlığa giderek daha fazla ihtiyaç duyduğu konusunda yaygın bir fikir birliği vardır. Bu nedenler arasında şunlar yer alır: mevcut finansal ürünlerin giderek karmaşıklaşması ve pazara yeni ürünlerin sunulması; küreselleşmenin daha az gelişmiş finansal piyasalara ve dolayısıyla daha az deneyimli tüketicilere sahip olanlar da

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finansal eğitim programlarının geliştirilmesi, bu eğitimin dış paydaşlarında dahil edildiği kamu eliyle ve gelişmeler çerçevesinde güncellenerek devamlılığının sağlanması, kalkınma hedeflerinin sürdürülebilirliğinin sağlanması açısından önemlidir. Teknolojik ilerlemenin çok hızlı olduğu bu çağda, okullarda teknoloji kullanımının genişletilmesi, dijital finansal ürünler bilgisi, dijital finansal riskler konusunda farkındalıkları kapsayan eğitim müfredatları ve yüksek becerili öğretmenlerle finansal eğitimin erken yaşlarda verilmeye başlanması da dijital finansal okuryazarlığın artmasını destekleyecektir.

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