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### STRATEGIES FOR IMPROVING FINANCIAL LITERACY AT THE STATE LEVEL

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***Annotation.** Today's on the day of the population financial literacy level increase global importance profession doer from issues one as is considered of the population financial literacy level of assessment various methodological approaches according to row international financial organizations economist experts by various in directions research take is going. This research of the population financial literacy level assessment through house farms, family and of an individual himself/herself at your disposal financial resources manage to take and them correct in the direction effective decisions to evaluate is directed.*

***Key words:** financial literacy, credit, types of credit, financial education, planning, financial knowledge.*

#### INTRODUCTION

Uzbekistan Republic President on July 23, 2019 reception made “Microfinance services public opinion increase measure events about” PR – 4400. In the decision Uzbekistan Republic Central bank by population financial literacy increase in the field advanced international experience to account received in case population financial services public opinion expansion and entrepreneurship of subjects financial literacy level increase, financial services showing consumers rights protection to do in view holder “Financial public opinion increase national strategy work exit task uploaded [1].

#### ANALYSIS AND RESULTS

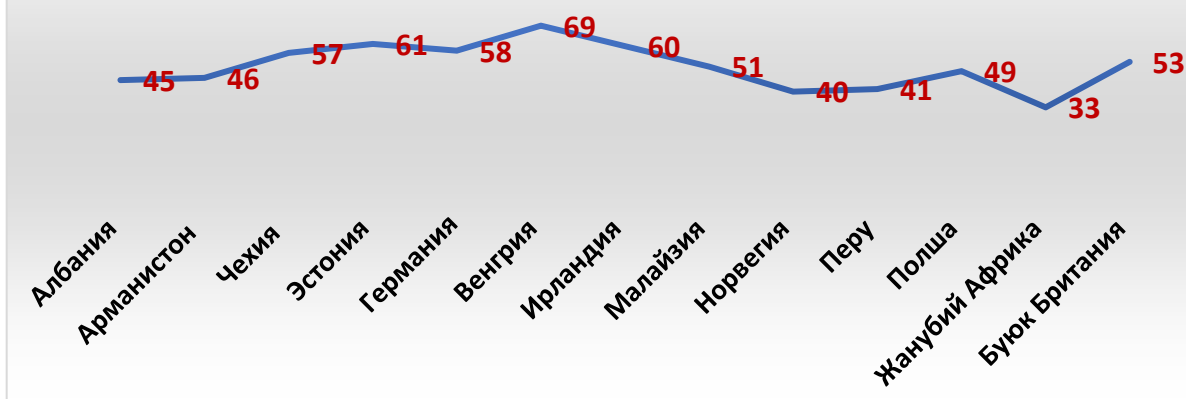
World practice that shows that in countries of the population financial literacy increase according to state programs work from leaving before, financial literacy level of assessment various indicators work exit important is considered.

Economic Cooperation and Development Organization (IHTT) experts from the side to do increased in research “financial education” economic to the category separately attention (Fig. 1).

**Figure 1. by IHTT passed in research countries of the population financial literacy indicators comparative analysis [3]**



#### Share of the population with a high level of financial knowledge



International to the extent in countries of the population financial literacy level assessment and him/her monitoring to do to increase directed with the OECD in research one in line World Bank Group both important importance profession is enough World Bank Group to the methodology suitable financial literacy level in evaluation two different approaches available: "Financial literacy" and "Financial competence" [2]. Of the population financial their knowledge assessment in the process to the respondents given in questions mainly financial market and his/her segments, financial goods and of services features, finance market functions and his duties action to do mechanism understanding, economic behavior with related situations correspondent by reception done of decisions his/her for high at the level profitability I appreciate it to take and understanding, credit, tax, complicated interest calculation and financial commodity and from services use in the process created of contracts the essence, they have indicated obligations correct understanding with related [3, 4].

***Credit annuity method of extinguishment: advantages (+) and disadvantages (-):***

- how much you each month in quantity payment to do your increase exactly you know Credit obligation according to own your expenses knew without, your budget further exactly planning you can get possible.

- first payments in the composition interest payments big part organization enough.

***Credit The differential method of extinguishing: advantages (+) and disadvantages (-):***



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+ term last on credit in months payment quantity decreasing goes because, the main debt and interest payments suitable in a way decreasing It will go.

- on credit of payments at the beginning big financial pressure.

This with:

- percent rate and him/her calculation according to questionnaire;
- inflation due questions on the form answer our finding possible.

### ***Conclusion and proposals***

In our country of the population financial literacy level in progress international financial organizations by of the population financial literacy level assessment practice considering received in the case of the state purpose programs work exit to the goal suitable.

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