

Legislative and policy measures also play a crucial role in stabilizing the sector. Irrigation and water management strategies adapted to modern climatic conditions and aligned with sustainable development priorities can support effective interaction between the government and farmers, stimulate investment in infrastructure, and modernize water resource management systems [4]. Thus, to stabilize and further develop viticulture in the Mykolaiv region, it is necessary to combine technical, technological, scientific, and policy solutions. A comprehensive approach that includes infrastructure modernization, the implementation of water-saving technologies, digital management development, use of alternative water sources, and adaptation of grapevine varieties can reduce risks associated with water scarcity and ensure the sustainable functioning of the sector under changing environmental conditions.

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Тимошенко Д.Т.  
Тішечкіна К.В.

### **THE ROLE OF FINANCIAL LITERACY IN MODERN SOCIETY**

*У роботі розкрито значення фінансової грамотності як ключової життєвої компетенції в умовах сучасного суспільства та цифрової економіки. Обґрунтовано вплив фінансових знань і навичок на особистий добробут, психологічну стабільність і економічну стійкість суспільства.*

**Ключові слова:** фінансова грамотність, особисті фінанси, фінансова безпека, економічна стабільність.

*The paper examines the importance of financial literacy as a key life competence in modern society and the digital economy. It substantiates the impact of financial knowledge and skills on personal well-being, psychological stability, and the economic resilience of society.*

**Keywords:** financial literacy, personal finance, financial security, economic stability

Financial literacy has turned into a fundamental survival skill in contemporary society. People now interact with financial systems on a daily basis, often without professional support or clear

guidance. Routine actions such as choosing payment methods, managing recurring expenses, or deciding whether to borrow money gradually shape a person's financial stability and future options. When individuals understand the consequences of these everyday choices, they gain greater confidence and autonomy in managing their economic lives within a rapidly changing global environment.

The meaning of financial literacy extends beyond technical knowledge of numbers or financial terminology. It involves awareness of personal habits, the ability to question attractive offers, and the discipline to delay short-term gratification in favor of long-term benefit. People who develop this awareness tend to approach money with intention rather than impulse [3, pp. 49-52]. They recognize that small, repeated choices, such as daily spending routines or overlooked service fees, can quietly shape their financial position. This reflective approach transforms money from a source of constant pressure into a tool that can be managed with purpose.

Modern financial systems offer unprecedented convenience, yet convenience often masks complexity. Mobile applications allow instant payments, digital platforms simplify access to loans, and automated services manage subscriptions with little effort from the user. While these tools reduce friction, they also create conditions where financial commitments can be made quickly and reversed with difficulty. A person who understands how these systems operate is more likely to read agreements carefully, recognize hidden costs, and maintain control over recurring obligations. Financial literacy functions as a filter that slows down decision-making in an environment designed for speed.

Economic uncertainty is a persistent feature of contemporary life, shaped by global events, labor market changes, and shifting technological demands. In such conditions, stability is less about fixed income and more about adaptability. Financially literate individuals tend to prepare for uncertainty by diversifying their sources of income, maintaining flexible budgets, and developing habits that allow adjustment when circumstances change. This flexibility reduces vulnerability to sudden disruptions and encourages proactive responses rather than reactive panic when challenges arise.

The ability to save and plan is closely linked to how people perceive time and future responsibility. Financial literacy nurtures a long-term perspective by helping individuals imagine future needs and allocate resources accordingly. Instead of viewing saving as a sacrifice, informed individuals are more likely to interpret it as an investment in future freedom. This shift in perspective transforms saving from a restrictive behavior into an empowering practice, reinforcing a sense of control over personal direction and life choices.

Financial literacy also shapes attitudes toward risk. Risk is unavoidable in economic life, but the way people approach it determines outcomes. Those with limited understanding may avoid all forms of risk, missing opportunities for growth, or pursue high-risk choices without considering consequences. In contrast, financially informed individuals learn to evaluate uncertainty, compare alternatives, and decide when risk is acceptable. This balanced approach encourages thoughtful experimentation while protecting against decisions driven by excitement or fear alone.

The influence of social norms and digital culture plays a powerful role in financial behavior. Constant exposure to curated lifestyles and narratives of success can create unrealistic expectations and emotional pressure to conform. Financial literacy offers a grounding force by enabling individuals to separate appearance from reality [2, pp. 109-111]. When people understand the trade-offs behind visible consumption, they are more likely to resist performative spending and focus on choices aligned with their own circumstances. This awareness protects mental well-being by reducing the tendency to measure self-worth through financial display.

Work patterns and career paths have become less linear, with frequent transitions, freelance arrangements, and hybrid forms of employment. These shifts place greater responsibility on individuals to manage irregular income, plan for periods of instability, and provide for long-term security independently. Financial literacy equips people to structure their finances around variability rather than permanence. Skills such as budgeting across fluctuating income, preparing for lean periods, and setting aside resources during prosperous times become essential for maintaining balance in less predictable professional environments.

At a broader level, financially informed citizens contribute to healthier economic ecosystems. When individuals make considered choices, demand fair conditions, and understand basic financial rights and responsibilities, markets function with greater accountability. This collective awareness reduces the space for exploitation and encourages institutions to maintain ethical standards. Over time, such dynamics strengthen trust between participants in economic systems and support more stable patterns of growth and cooperation.

Learning about money is not a one-time achievement but an evolving process. Financial environments change, tools evolve, and new challenges emerge as technology and policy reshape economic life. Continuous learning allows individuals to adapt their understanding rather than rely on outdated assumptions [1, pp. 1-6]. Curiosity, reflection, and openness to revising habits are essential components of sustained financial competence. This adaptive mindset helps people remain resilient in the face of shifting financial landscapes.

At its core, financial literacy is about developing personal control in an environment where financial decisions shape everyday life. It helps people shift from simply responding to circumstances to consciously directing their financial behavior. By thinking ahead, organizing resources, and evaluating their choices, individuals can build financial strategies that align with their own priorities instead of being driven by outside influence. In today's society, where money-related decisions affect self-confidence, life chances, and overall well-being, financial literacy becomes a cornerstone of long-term stability and meaningful personal development.

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Тішечкіна К.В.

#### THE USE OF ARTIFICIAL INTELLIGENCE IN TEACHING ENGLISH: OPPORTUNITIES AND RISKS

*У статті досліджено особливості використання технологій штучного інтелекту у процесі викладання англійської мови у закладах вищої освіти. Проаналізовано сучасні підходи до інтеграції AI-інструментів у навчальний процес, визначено їх вплив на формування інішомовної комунікативної компетентності, мотивацію та академічні результати студентів. Розкрито основні переваги застосування штучного інтелекту, зокрема персоналізацію навчання, адаптивність, автоматизацію оцінювання та підвищення залученості студентів. Водночас окреслено ризики, пов'язані з академічною доброчесністю, цифровою залежністю, зниженням рівня критичного мислення та обмеженням міжособистісної взаємодії. Обґрунтовано необхідність збалансованого використання AI-технологій у поєднанні з традиційними методами навчання.*

**Ключові слова:** *штучний інтелект, англійська мова, інішомовна комунікативна компетентність, цифрові технології, освітній процес, інновації.*

*The article examines the use of artificial intelligence technologies in teaching English in higher education institutions. It analyzes modern approaches to integrating AI tools into the educational*