

THE FORMATION OF SAVING CONCEPTS IN OLDER PRESCHOOL CHILDREN IS AN URGENT PEDAGOGICAL PROBLEM***Shukurullaev Ozod Arzuevich****Tashkent State named after Nizami**pedagogical university Senior lecturer of the faculty of preschool education*

The Concept for the Development of the Preschool Education System in the Republic of Uzbekistan until 2030 was developed in accordance with the Decree of the President of the Republic of Uzbekistan dated September 30, 2018, No. PP-3955 "On the Management and Improvement of the Preschool Education System," which includes a set of measures for the development of the preschool education system until 2030. The main goal of this concept is to create conditions for the comprehensive intellectual, moral, aesthetic, and physical development of preschool children, one of the priority areas for developing a mechanism for using preschool education, which is a source of support for the development of all spheres of a child's life and activity.

Based on these considerations, it can be said that the initial stage of teaching preschool children about thrift - the formation of their concepts of thrift - is one of the pressing tasks of today.

Teaching preschoolers to be economical fosters in them a responsible attitude towards valuing human labor, not wasting material resources, products of production, and preserving them.

Economics is an approach aimed at achieving economic efficiency in production, increasing the material well-being of the population, and ensuring societal development. For centuries, humanity has paid special attention to the preservation and increase of existing material and spiritual wealth. For example, in the "Avesta," one of the first written sources, thrift is interpreted as the preservation of land, water, air, and fire, as well as the prevention of any waste. A strict punishment is imposed on a person who violates the rules for the protection of land, water, air, and fire, and this situation is interpreted as one of the actions aimed at preventing waste. According to Islamic teachings, thrift leads to poverty

Therefore, the concept of thrift has been formed since ancient times and is an important moral category that determines a person's morality.

Although thrift is gradually formed in a person from a very young age, the assimilation of theoretical knowledge, the formation of practical skills, as well as the content of socio-economic relations play a decisive role in this process. For an individual to effectively master thrift, it is necessary to properly organize the educational process. This recognizes a comprehensive approach to the upbringing of the younger generation, the development of preschool children's knowledge, the formation of initial concepts of natural and spiritual saving, and the education and upbringing system as one of the directions of state policy.

The knowledge given to preschool children is embedded in their consciousness and thinking. In the process of implementing market relations, it is important to teach the child, first in the family, and then from preschool age, about society and state property, the family's economy, and how to save everything necessary for life.

Based on the establishment of market relations in society, older preschool children are taught to value the work of others, care for the preservation and reproduction of natural resources, through the establishment of concepts such as "waste," "distress," "sin," and "economy."

Increasing the effectiveness of classes is crucial in shaping saving concepts in older preschool children. At the same time, by instilling in the minds of children such concepts as preserving the collective property, not wasting time, not allowing waste, not breaking household items and toys, they develop concepts of economy

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