

THE PSYCHOLOGICAL CHARACTERISTICS OF ADOLESCENTS' SOCIAL PERCEPTIONS OF MONEY

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Annotation

This article explores the psychological characteristics of adolescents' perceptions of money and their attitudes towards it. Adolescence is a critical stage in the formation of personal and social identity, which significantly influences their financial thinking. The article examines adolescents' psychological attitudes towards money, their self-awareness levels, the impact of society, and various social and family factors. It also focuses on the factors that shape adolescents' attitudes towards money and their role in shaping their future life. Based on the research of other scholars, the article addresses current topics in adolescent psychology and lays a theoretical foundation for scientific research in this field.

Keywords

Adolescence, psychological characteristics, attitude towards money, social influence, family factors, self-awareness.

Introduction. The adolescent period is one of the most crucial stages in personality development, where adolescents experience significant changes in their worldview, social status, values, and self-awareness. During this period, various factors, including family and socio-economic conditions, cultural values, and personal characteristics, have a profound impact on psychological and social development. In particular, adolescents' relationship with money and the formation of this attitude play a key role in the development of their economic consciousness and become an integral part of their interaction with society and social groups. Adolescents' attitude toward money not only serves as a means to meet personal needs and ensure material well-being but also manifests itself as a way of expressing social status, comparing oneself with others, and finding one's place in society.

During adolescence, the influences on a person's social, economic, and psychological development are complex and multifaceted. On one hand, family influences, such as the financial status of parents and their economic views, play a significant role in shaping adolescents' perspectives. On the other hand, social factors, such as the adolescent's position in society, relationships with friends and peers, and the influence of mass media on their economic consciousness, also affect their perceptions of money. All these processes determine the attitude of adolescents toward money and their level of understanding of economic activities.

Purpose and Justification. The purpose of studying adolescents' perceptions of money is to analyze how their attitudes and perceptions of money are formed and how these perceptions influence their personal and social development. Through this research, we aim to determine how adolescents value money, how they view it as a tool for social status and interaction, and how these perceptions influence their future decision-making.

Perceptions of money shape adolescents' economic decisions and define their role in social relationships. Adolescence is a period when individuals strive to define their identity, find their place in society, and feel independent, with money playing a central role in these processes. For adolescents, money is not just a material resource, but also a tool that holds social and personal value.

Adolescents' attitudes toward money significantly affect their relationships, understanding of social status, and future economic activities. These processes are of great importance to their psychological and personal development. From this perspective, studying adolescents' perceptions of money and analyzing their social and psychological state is crucial.

At the same time, adolescents' perceptions of money are closely linked to factors such as their family upbringing, the economic situation in society, and their social circle. These factors provide insight into how adolescents understand money and evaluate its role in their lives.

A number of international and Russian scholars have focused on studying adolescents' perceptions of money. For instance, Russian scholar M.S. Smirnova (2019) explored adolescents' attitude toward money in relation to their personal development and social position. Her research shows that adolescents perceive money as a means to strengthen their social status. Adolescents' economic perceptions help them build self-confidence and assist them in finding their place in society successfully [6].

B.Y. Karpov (2020) studied adolescents' perceptions of money, analyzing how these perceptions influence their communicative skills and personal growth. He

identified that adolescents viewing money as an indicator of success in society could shape their personal motivations and needs for change [2].

Additionally, N.S. Frolov (2018) studied adolescents' attitudes toward money, emphasizing the close connection between these attitudes and the socio-economic environment. According to his view, adolescents' perceptions of money shape their future social status and economic activities [8].

Through these studies, the significant social and psychological importance of adolescents' perceptions of money becomes evident. The aim of this research is to examine adolescents' perceptions of money, understand how these perceptions are formed, and explore the changes in their personal and social lives influenced by these perceptions.

Description and solution of a scientific problem. Perceptions of money shape adolescents' personal development, their social interactions, self-awareness, and their attitudes toward economic activities [1]. Therefore, analyzing adolescents' perceptions and attitudes towards money is not only an issue related to the economic field, but also an important scientific problem with significant psychological and social implications.

Adolescence is one of the most critical stages in an individual's personal and psychological development. During this period, adolescents begin to form clear ideas about their identity, relationships, and their place in society. In this process, the role of money and adolescents' perceptions of money hold significant importance. For adolescents, money is not only a resource with material value but also seen as an indicator of social status, self-awareness, and future social success.

Firstly, adolescents view money as a material value and a means of exchange. However, these perceptions significantly impact their social interactions and personal development. Adolescents accept money as a tool to build self-confidence and find their place in society. It becomes a resource that not only satisfies their material needs but also plays a central role in shaping their social status and self-esteem [4]. Their perceptions of money are based on family education, the economic situation of society, the attitude of people around them towards money, and other external factors. These elements shape their understanding of the value of money and influence how they perceive its role in their personal and social lives.

Secondly, adolescents' perceptions of money are shaped by various social and psychological factors. For instance, family conditions, economic influences in society, the adolescent's personal values, and how they perceive money all play a role in shaping these perceptions. Adolescents may view money as a tool to define

their social status, which could become the primary mechanism for securing economic activity and success in society [5].

There are several approaches to studying and analyzing adolescents' perceptions of money, each helping to understand the key factors that shape their relationship with money [3].

Psychological approaches are particularly significant in this area. These approaches help to understand adolescents' inner world, their self-awareness, and how they perceive money as a means of achieving social success. From a psychological perspective, it is also important to examine how adolescents' perceptions of money influence their personal growth, social relationships, and future economic activities.

Perceptions of money are linked not only to personal factors but also to social influences. The economic situation in society, family upbringing, and the adolescent's social circle shape their social values regarding money. Therefore, adolescents' perceptions of money must be analyzed within a social context. Research should involve a social-psychological analysis that explores the connections between adolescents' family conditions, the economic environment of society, and their perceptions of money [9].

Empirically studying adolescents' perceptions of money involves analyzing their interpersonal relationships and decision-making processes. This can be done using methods such as surveys, interviews, psychological tests, and other techniques. Through these methods, we can determine how adolescents' views on money influence their social and personal development.

Adolescents' perceptions of money impact their future economic activities. The role and value of money in their lives are closely tied to their personal growth and social development. Therefore, it is important to identify the key factors influencing adolescents' perceptions of money when studying their economic and social development [8].

Conclusion. When studying adolescents' perceptions of money, a range of factors that play a significant role in shaping their social and psychological development have been identified. Research on this issue, particularly in the field of adolescent perceptions of money, highlights the importance of the social environment, family, education, and personal experiences in shaping these perceptions. Money, far from being merely a material resource, also has social and psychological implications that influence adolescents' development.

The studies show that adolescents' relationships with money are based on specific social and psychological factors. These factors are crucial for developing

self-confidence, transforming social relationships, and making personal decisions. The findings suggest that when studying adolescents' views on money, special attention must be given to the family, educational, and social environments.

Understanding the social significance of money, how it influences relationships, and its impact on personal development is essential for helping adolescents avoid difficulties and achieve success. Furthermore, adolescents should recognize that money is not only a material resource but also a significant means of social expression and a key factor in personal and social development. This perspective can contribute to their success in economic and social activities.

Overall, taking into account the social and psychological factors in shaping adolescents' perceptions of money is of great importance. Research indicates that correctly forming these perceptions is a crucial step in supporting the overall social and personal development of adolescents.

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