

**Scientific work carried out by the first-year student: the portrait
of a typical user of financial services in town Dokshitsy**

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First-year students make their first steps in scientific work taking part in annual scientific conferences which are held at the chair of the English language №2 at the BNTU. The students touch upon the most important and vital issues of the main branches of the country's economy in their works. The lecturers help their students to define the aim of the research and its structure, choose the methods of investigation and representation, analyze the obtained results and make conclusions, find solutions to the problems.

One of the most interesting works deals with making the portrait of a typical user of financial services in town Dokshitsy. It is obvious that almost every Belarusian has ever faced with questions that require at least basic knowledge in the field of finance. Lack of such knowledge leads to wrong actions and irrational investments of personal funds or generates incorrect views on the current economic processes, etc. So having defined the aim of the research, the main steps of the work are stated: to study information about financial literacy in Belarus; to interview the residents of Dokshitsy; to analyze the results and to make a portrait of a typical user of financial services in Dokshitsy. 25 people of different age, occupation and education answered 8 questions. According to the results of the questionnaire most respondents use only basic financial services such as payment of utility bills (80%), currency exchange (68%); they get information about financial services from the Internet (44%), from friends (28%), bank consultants and advertisements; they also keep up with the level of inflation (32%), changes in pensions, social and tax benefits (52%), as well as changes in interest rates on loans (12%); 16% of the respondents have a negative experience of receiving financial services associated with current account (24%) and consumer loans (36%); 76 % of the respondents do not keep any records of income and expenses, but in general they know how much money they spend within a month; almost 80% of those who faced funds shortage reduce their consumption and savings, 44% of the respondents prefer to borrow money from relatives and friends; people make savings for a "rainy day" (60%), to improve future life (28%), to be financially independent (32%), for travelling (20%); etc. So a typical user of financial services in Dokshitsy knows little about financial products and uses only a few basic services because people of this region are poorly informed about the mechanisms which protect their rights in the financial sector. Some measures to be taken to raise the level of financial literacy are also proposed by the beginner in scientific research.