

## Money as empirical phenomenon as seen from a child's perspective: A study for understanding the world of economics from children's perspective

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The world of economy is a sphere of life, which is not foreign to children from an early age. Conducting research in the area of economic activity undertaken by them ever earlier as well as the process of constructing economic knowledge constitutes an interesting and important research area not only for psychologists and sociologists but also for educators. In pedagogy, scientific interest in financial education has been present for over a decade, in early education however, the interest in knowledge of this area and methods to study it grow somewhat slower (Kupisiewicz, 2004a, 2004b; Frączak-Rudnicka, 2004; Wojciechowska, 2007; Kołodziejczyk, 2009, 2012; Sikora, 2011; Nawolska, 2012a, 2012b; Sobieraj, 2013; Uszyńska-Jarmoc, 2016).

Joanna Rutkowiak, in the introduction to considerations regarding the relationship of money and upbringing, emphasizes that money as a phenomenon infrequently appears on the pages of pedagogical texts (Rutkowiak, 2012: 27), therefore, considering the subject of money from a pedagogical perspective is important. According to this author, the money have become a socio-economic phenomenon of great importance of a reductionist and universal sense, which makes it worth to consider its impact on upbringing, especially in the period commonly seen as marked by crisis of educational interactions, caused, among others, by “monetization” of modern people’s awareness. The author, following the definition of upbringing by Romana Miller (1981: 122)<sup>1</sup>, in which the man – world relation is significant, stresses the importance of subjects’ response to the world as a reality, which today is imbued with money. The man – world relation, seen through the prism of money, being the key to the adopted interpretation of upbringing, can be, according to the author, considered on two levels: „treating **money as an empirical** phenomenon with a paraeconomic concatenation, with inclusion of its social and educational importance, or viewing **money as a category**, approaching the philosophical line of reflection” (Rutkowiak, 2012:

<sup>1</sup> R. Miller (1981: 122) described upbringing as an „intervention in the dialectical relationship of man and the world, regulating their mutual relations through creative cooperation, concerning the development of society and the individual”.

28-29; Simmel, 1997). The author, however, concentrates her considerations on the analysis of the first approach.

Janina Uszyńska-Jarmoc (2016: 9), based on the results of research carried out with children at a younger school age (focus interview), states, that the children know much more than we may be inclined to believe. They acquire specific experience in the field of finance, put forward hypotheses, submit them to critical, subjective judgment, reject, improve, and experiment again. According to the author, this type of reliable research results can be useful in the process of preparation of educational programs related to learning about and understanding the world of finance for children at a younger school age (Uszyńska-Jarmoc, 2016: 23-24). An important task for teachers in the planning of the financial education process is discovering and understanding of children's previous experiences and spontaneously created representation, based on those experiences, of a certain area of finance, for example, market, buying, advertising, benefits, production, money, earnings. Knowing and understanding personal concepts of the economic world and so-called naive theories explaining processes and facts in the area of practical finance is a very important task for education as a science.

The worlds of children's meanings can be considered from many points of view. Dorota Klus-Stańska proposes a theoretical reference to symbolic interactionism, cognitive constructivism, and critical theories. The author bases the category of the „worlds of children's meanings” on the assumption, that „a person defines and understands the reality using meanings, which he or she assigns to it, and the negation of the belief about the mirror imaging of the world by the human mind” (2004: 18). According to her, examining the meanings specific to children's understanding of the world and their effort to look for its meaning is not an easy task. This difficulty results from communication barriers (free conversation with children about the meanings is impossible), as well as from the fact, that children are constantly in the process of collecting their knowledge about themselves and the surrounding reality by actively constructing subjectivized meanings. There are specificity and uniqueness to their process of assigning meanings. She links research hopes with a thorough analysis of repetitive experiences that are collected by children in particularly significant areas of life, and cultural signs that are presented to them (Klus-Stańska, 2004: 7). The subject of the analysis, indicated by the cited author, is the content of meanings which children assign to reality in order to critically learn the social reality behind those meanings, in which the child functions. She emphasizes, that she means to look for meanings that are available to the children developing in a *specific* culture. Therefore it is important for a researcher to understand what a

child thinks living in such and not other cultural conditions and participating in culturally conditioned social interactions (Klus-Stańska, 2004: 15-38).

Monika Wiśniewska-Kin (2016: 59) also reflects on the study of understanding the world from the perspective of children, indicating reasons for it:

- allows examining such a kind of thinking and acting of children, which is of an interpretive nature: it reveals not only children's personal knowledge, but above all, ways of understanding, categorizing and valuing of ambiguous, often conflicted reality;
- gives the opportunity to reconstruct cognitive abilities manifested in the verbal and non-verbal reactions of children posed before an organized problematic situation;
- allows formulating postulates and outline maps of directions, that indicate the possibilities of triggering linguistic images anchored in culture and personal experience created in the young mind.

Agnieszka Nowak-Łojewska (2017: 54-64) presents the results of research in which she applied the dialog method. The aim of the research was to reveal the meanings given to the social world by third grade students in the course of conversations with adults. According to the adopted theoretical background (interpretative paradigm and the thesis of social interactionism, linguistic relativism, as well as social and psychological constructivism), the author identifies with the statement that there is no objectively given the world, but one constructed in the process of giving meanings to reality. These meanings are created in the interactions and communication process. The author's research approach, using questions located in the sphere of existential, ethical and moral issues, made it possible to display the rich colloquial knowledge of children, their ways of thinking about themselves, about others and about the surrounding world. There has also been found the topic of money in the area of children's reflections.

### **Children's personal knowledge about the world of finance**

The knowledge acquired by children through socialization processes is colloquial, often simplified, selective, disordered, requires reconstruction, sometimes even deconstruction in the education process. However, this does not change the fact, that the colloquial (personal) knowledge of a child, derived from his or her experience, is primary and fundamental to knowledge acquired scientifically, systematically and methodically by pupils in the course of further education.

Children who start school, have very diverse personal knowledge about the world, including the world of economics. Early school educators should take their colloquial knowledge into account. Students, from the very beginning of their education path, should be able to confront their naive (colloquial) economic theories and submit them to public discussion in the classroom. Early grade teachers should be well prepared so that they can support children in organizing their experiences, strengthen or reconstruct the knowledge the children have already acquired (Uszyńska-Jarmoc, 2016: 9; Klus-Stańska, 2002: 108-119; Ablewicz, 1997: 23).

In contrast to economic socialization, economic education and upbringing is an intentional and systematic process, in which children are being equipped with the basics of economic knowledge as well as basic skills in using it in specific situations (Kupisiewicz, Gruszczyk-Kolczyńska: 2009). The main component of economic knowledge, discovered by the youngest children in the process of economic education, is “understanding the value of money in the monetary system and related efficiency in the field of cash calculation in the sense of buying and selling and the ability to manage money, including rational having and spending it” (Kupisiewicz, Gruszczyk-Kolczyńska, 2009: 420). Thus, the economic activity of children from an early age is inextricably linked to money (Trzcińska, 2012: 75). Their understanding of such financial concepts as profit, saving, demand, and supply, is hindered without the ability to properly interpret basic issues regarding the money itself (Zaleśkiewicz, 2011: 131).

A child’s knowledge of money, his attitude towards money, understanding of its roles in everyday life, and the level of the ability to practically use money, are determined by the regularity of both mental and economic development of the child (Kupisiewicz, 2004a, 2004b, 2014: 203-215; Kupisiewicz i Gruszczyk-Kolczyńska, 2009). Furthermore, external factors such as the socio-economic environment, cultural conditions, personal experience with money, teaching of economic phenomena, economic behavior of parents and the style of family financial education promoted by them, as well as the level of their education and their professions, all play an important role here (Wąsowicz-Kiryło, 2008: 50, after: Furnham, Argyle, 2000; Kupisiewicz, 2004a: 29; Goszczyńska, Kołodziej, 2012: 99; Whitebread, Bingham, 2013).

## **Money in scientific considerations**

*The origin of money.* The money is a difficult matter of scientific reflection. One of the dilemmas which encounters in literature concerns the origin of money. The second dilemma which occurs in scientific studies on the subject of money is related to the attempt to answer the question: what is or can be money and what purposes does it serve. Two main concepts (hypotheses) on the origin of money are adopted: anthropological (which has two varieties: religious and social) and economic. Both concepts have one thing in common: each relates to exchange. In the first concept, one can speak of the exchange of 'statues for crops' (anthropological and religious) or 'gifts for social acceptance' (anthropological and social), and in the second – 'money for goods and services'. The first hypothesis is related to the recognition that money is potentially not only an element of economic exchange but can also serve to satisfy other needs. In the economic theory, this fact is rather ignored (Wąsowicz-Kiryło, 2008: 23-25; Gąsiorowska, 2014: 15-18).

*The duality of the nature of money.* Moreover, the consideration of money is hindered by the duality of the nature of money (instrumental and symbolic), as seen in literature dealing with the subject. The instrumental significance of money is examined primarily in relation to how people use money through the prism of its economic functions, i.e. how and why they undertake various types of economic behavior. This field is studied by economists, psychologists, and sociologists, and within its scope the focus of the research are different kinds of deviations from rationality when making financial decisions: saving, spending, insuring, investing or paying taxes. In research on the psychological significance of money, the money is treated not as profit, loss or medium of exchange, but as a cultural symbol, referring to its specific psychological functions (Wąsowicz-Kiryło, 2008: 33-36; Gąsiorowska, 2014: 10, 18-26).

Differentiation between the instrumental and sociological meaning of money can be seen not only in the research but also in the linguistic layer. Agata Gąsiorowska uses the word *money* (singular), to stress its instrumental meaning, thereby emphasizing its homogeneity, uniformity, universality, and interchangeability. Whereas she uses the plural when she describes the psychological significance of *money* and its symbolic nature, pointing to the multiplicity of meanings, psychological functions, forms, sources of origin and ways of using this resource (2014: 10-11).

It can be noticed in scientific studies, that it is easier to define money by its uses, than by answering the question of what it is. Everyone who speaks on this subject, however, agrees that during the millennia it has assumed different

physical forms, the principles of its emission changed and the range of functions it served in the economic system has been broadened. Such approach to the problem of defining money is useful because the emergence of new forms of money will not violate the definition (Gąsiorowska, 2014: 25-30). Lastly, it is accepted that every object can be money, provided it meets the following conditions: it is easy to standardize, widely accepted and recognized, divisible, resistant to destruction, easy to carry and doesn't lose value over time (Wąsowicz-Kiryło, 2008: 29; after? Mishkin, 2002 and Furnham, Argyle, 2000).

*Economic and psychological approach to money.* Economic considerations regarding money focus on its functional aspects and treating it primarily as means of exchange. The psychological approach to considerations about money translates to focusing on subjective meanings assigned to it and the psychological and social functions that money serves in human life. It stands in contrast to the economic approach also in that it doesn't ignore the fact that people differ in terms of the approach to money, the motives underlying their financial decisions or the importance they attribute to various financial behaviors and their consequences. This approach, however, does not simplify the reflections on money but complicates it (Wąsowicz-Kiryło, 2008: 37).

Money is the means by which we make various kinds of transactions. Economists distinguish at least three basic functions of money: the means of circulation, the means of storage of value and the value measure. The first of these functions is expressed in the fact that using the money we can buy goods and services, as well as other money (Kowalewski, 2015). Apart from money, the value storage function can also be performed by real estate, art collections, jewelry, precious metals or interest-bearing bank deposits (Wąsowicz-Kiryło, 2008: 31-32). Every good or service has its price. Money allows defining for how many of its units a good or a service can be bought (or offered). The money itself also has its price, for example, if we want to buy one euro, in a currency exchange or a bank, we must make a transaction according to a conversion rate expressed, for example, in the Polish zloty (Kowalewski, 2015).

The psychological approach to money has its source in psychological concepts of a man. „Considerations over money conducted on the basis of the psychodynamic concept focus mainly on its symbolic role, from which the motivation to adopt specific behaviors is derived. The behavioral concept, developed as a result of criticism of views derived from Freudian thought, emphasizes that money can be an instrument which one can use to influence people's behavior” (Wąsowicz-Kiryło, 2008:

40). As part of the behavioral vision of a man, money is defined as a generalized reinforcement (it is the object that provokes reactions). The money that a person has at his or her disposal, can be spent on the variety of goods (from basic to luxurious and symbolic, such as works of art), which can also provide positive or negative reinforcements (Wąsowicz-Kiryło, 2008: 42).

The cognitive concept was born as a result of the conviction that the psychodynamic and behavioral concepts ignore the fact that a person thinks. In a cognitive approach, not unconscious drives, not environmental impulses, but information is regarded as a significant element of people's functioning. In money considerations, based on the cognitive concept of man, money is treated as the subject of cognitive processes, such as acquiring the ability to understand what money is, where it comes from and what it is used for, perception and valuation of money, as well as making decisions related to money (Wąsowicz-Kiryło, 2008: 43-44).

### **Money in descriptions made by third-grade primary school pupils**

In 2017 pilot studies were conducted with children who were third-grade primary school pupils (52 children aged 8-9: 22 girls and 30 boys). The task of each student was to complete, if possible, all 12 unfinished sentences regarding money. They were encouraged to express what they think about money, how they perceive it. Such a way of obtaining research material, which is children's description of money, produced many interesting written children's statements. The research tool, constructed by the author of the text, is a matrix discovered by her that helps to become aware of the colloquial, common-sense children's perception of money. She assumes that the written statements made by children are the result of their previous experiences, observations, and reflections.

In this study money is treated as an empirical phenomenon with a para-economic inclination, taking into account its social and educational meanings (Rutkowiak 2012: 29), whereas, in the presented text, which is a report from the research, an interpretive paradigm has been adapted. In the interpretive research model "words are the research data, which is the focus of the researcher's attention. The statements of the respondents, their narratives or written texts, made it possible to gain insight into the meanings given by the informers to the events in which they participate. What becomes important for this approach are categories of everyday life and colloquial knowledge, reaching which allows the researcher to penetrate the thought constructs of the respondents and "un-



derstand” the ways in which they give meaning to their everyday life – family, school, professional, social, etc.” (Zwiernik, 2015: 81).

The inspiration for defining the fields of “result space” around the children’s view of money, and for distinguishing the categories of money description, were the categories selected by Rutkowiak (2012: 34-35), but they were subject to modification, which resulted from the analysis of the research material. In the analysis of pupils’ written products, the author focuses on the significance of children’s statements, which is why their quotes are given in a record consistent with the spelling and punctuation norms. It thus deviates from the original entries because it is not the purpose of the presented analysis of the research material.

The expressions which emerge as completions of individual sentences, giving children the opportunity to make a description of money, have become the research material. During the analysis of children’s statements, categories of money description were selected, which allowed for the creation of specific fields of “result space”. Around the view of money as an empirical phenomenon, fields such as “positive”, “neutral”, “ambivalent” and “negative” emerged. The categories of description created within each field reflect the meanings given to the phenomenon by children.

„*Positive*” field of the result space. The emergence of the “positive” field in the result space of the author’s own research is justified by such categories of money description as (in case of each category examples of children’s written statements are given):

- „source of many possibilities”: „*Money makes factories come to be*”, „*Money makes houses and cities*”, „*With money you can reach goals*”, „*Because of money we can buy something we dream about*”, „*With money you can do many things*”;
- „securing basic needs”: „*We need money to live and function everyday*”, „*We need money to live, to have clothes, food and a house*”, „*We need money to pay for electricity, gas and water*”, „*Thanks to money we can live and buy things we need to live*”, „*We need money to [buy R.R.] syrups, antibiotics, pills*”;
- „tool to help others”: „*Because of money you can buy medicine for a sick person*”, „*Thanks to money health centers, hospices appear*”, „*Money is there to help children*”, „*Money is important to all kinds of charity*”, „*You can share money*”;



- „means to making life easier”: „Money is bills and coins that help in life”, „With money we don't have to stress that we won't buy anything”, „With money you can make your life easier”, „Money is useful”;
- „object of respect”: „We must handle money slowly”, „You have to take care of the money”, „We don't say bad things about money”;
- „source of positive emotions”: „Because of money you can be happy”, „With money it's good”, „With money I feel better because I know I can buy food”;
- „result of work”: „Because of money our effort pays off.”

The „ambivalent” field of the result space. The content saturation of the “ambivalent” fields of the result space is composed of categories:

- „source of good and evil”: „In money there is good and evil”, „Money is good and evil”, „Money isn't that bad, because you can buy something”, „About money some people say good things, and some say bad things”, „Money is a bad thing, but sometimes it's necessary.”, „Money is bad if you use it unwisely”;
- „source of extreme emotions”: „Money make me feel happy and a little angry”;
- „source of sense of security and danger”: „Money is necessary but often it's dangerous”;
- „(non)taboo topic”: „Don't always talk about money”;
- „subject of (not) great importance”: „We need money to live, but it's not the most important”, „Money is not more valuable than love”, „Money isn't the most important”;
- „source of (im)possibilities”: „Thanks to money we can buy many things, but not everything”, „Some people think money is everything, but not me”.

The „negative” field of the result space. „Negative” areas of result space field can be argued by the occurrence of such categories of description as:

- „appearance of happiness”: „the money doesn't bring happiness”, „Because of money you can be unhappy”, „Money is nothing”, „Money is unnecessary in a child's life”, „Because of money some people don't have friends”;
- „the cause of security's sense lack”: „Money is dangerous”, „Money is no joke”, „In money debts are growing”, „Because of money you can lose a lot”, „Because of money people often have family and financial problems”, „Because of money people go bankrupt”, „Because of money you can destroy your life”;

- „source of conflict”: „*Because of money there are wars*”, „*Because of money there are conflicts in the world*”, „*Money is evil, it divides people*”;
- „source of corruption”: „*Because of money people become worse*”, „*Because of money people are selfish*”, „*Because of money some become addicted*”, „*Thanks to money we feel we are better, but we become worse*”;
- „source of disease”: „*Money is disease*”, „*In money there are all kinds of germs*”, „*In money there are bacteria*”;
- „source of evil”: „*Because of money there is evil*”, „*In money there is a lot of evil*”, „*Money is evil*”, „*Money is ugly*”;
- „source of negative emotion”: „*Because of money I sometimes get angry*”;
- „taboo topic”: „*You don't talk about money*”, „*You don't discuss money*”.

The “neutral” field of the result space. „Neutral” area of the result space can be presented based on the following categories of money description:

- „means of payment (exchange)”: „*Money is a method of payment*”, „*Because of money you can buy*”, „*Money is coins and bills*”, „*Money is the thing to pay with*”, „*Money is the paper you use to pay*”, „*Money is the thing you can spend*”, „*Money is coins you can pay your bills with*”, „*Money is something you can pay with or put in a cash machine*”, „*With money you can walk, drive and fly, and ride a boat*”, „*Besides money there are credit cards*”, „*Besides money you can use a card to pay*”, „*Besides money there are cows*”, „*Instead of money you can exchange things*”, „*Instead of money there can be lumps of gold, iron, copper*”;
- „means of accumulation”: „*Money should be saved*”;
- „payment for work”: „*Money is earnings*”, „*Money is what you get for working, for example in a store*”;
- „carrier of value”: „*They say, that money is very important*”, „*Money is a great value*”, „*Money is very important, because we need it to live*”, „*Money is very precious*”;
- „conversation topic”: „*You can talk about money*”, „*You can discuss money*”;
- „product of man's imagination”: „*Money is something made up by man*”, „*Money is a green paper with numbers*”, „*Money is paper with a designated sum*”, „*Money is paper and metal*”, „*Money is paper with writing and a picture on it*”;

- „value, but not the only one in life”: „*Besides money life and health count*”, „*Besides money family is important in life*”, „*Besides money you love people*”, „*Besides money there's happiness you can't buy*”, „*Besides money there's love*”;
- „source of wealth”: „*With money someone can be rich*”, „*You can bathe in money*”, „*With money you're not poor*”, „*With money you are very rich and you're not wanting anything*”;
- „object of desire”: „*There's something about money that attracts you*”, „*There's something about money that gives us satisfaction when we have it*”, „*There is something special about money*”, „*You can have very long dreams about money*”, „*You can dream about money*”;
- „object of a global reach”: „*Money is all over the world*”, „*They talk about money all over the world*”;
- „good that came from God”: „*Money is good from God*”.

## **Conclusions**

The results of the qualitative analysis of the research material presented above – children's written statements – shows the richness of children's experiences, their observations of the world of the economy in which money plays a key role. It constitutes a certain kind of database of meanings given to money by pupils, which can be a cause for to the discussion, among others, on the subject of money entanglements in everyday economic behavior of man, as well as the role, economic and social functions of money, its types, appearance or history.

The obtained results, located in the interpretive paradigm of research, reveal the meanings that children assign to money. Pupils have their own point of view on money. They can very precisely distinguish between different aspects of the phenomenon, capture them and verbalize. They see the money as a / the phenomenon with “different faces”, hence the four fields which emerged in the result space. Children recognize the phenomenon of money as „positive”, „negative”, „neutral” or „ambivalent”. This diversity in reading the meanings of money constitutes a rich collection of colloquial knowledge of pupils and can be a starting point to conducting talks on children's understanding of money, and at the same time negotiating its meanings, jointly discovering, organizing and constructing scientific concepts related to the world of economics. It, however, requires substantive and methodical preparation on the part of teachers.

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- w ostatnim roku wychowania przedszkolnego i w pierwszym roku szkolnej edukacji. *Cele i treści kształcenia, podstawy psychologiczne i pedagogiczne oraz wskazówki do prowadzenia zajęć z dziećmi w domu, w przedszkolu i w szkole*. E. Gruszczyk-Kolczyńska (szerk.): Wydawnictwo Edukacja Polska, Warszawa.
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