

ABSTRACT

The diploma thesis deals with the topic of savings through the eyes of primary school children and it looks at their role in the lives of upper primary school students.

The theoretical part of the thesis presents an economic topic in close connection with one of consumption and investment. Furthermore, we propose ways of collecting funds and introduce the basic and the best well-known banking products. The banking products are compared with each other and, based on this comparison, we recommend procedures for which products to use related to different ways of maximizing savings and returns.

The practical part of this thesis is divided into two sections. The first section presents the assumptions of qualitative research. We have formulated a research problem for this purpose, which is as follows: What are the approaches of primary school pupils in creating savings? The primary school pupils' opinions on the topic of savings are presented and interpreted based on implemented semi-structured in-depth interviews. Obtained data is finally analyzed and summarized. The research is then followed by a didactic concept of savings. The second section of the practical part is focused on financial literacy as a subject mediating a topic of financial life planning in a school teaching environment. We introduce textbooks and methodologies that help teachers work with these topics. Based on the research results, two didactic activities suitable for teaching at upper primary schools are recommended.

Based on the interviews, we have found that students understand the concept of savings. Above all, they look at this concept from the point of view of creating a finance reserve as well as the creation of savings as a gradual money saving in order to buy a long-wanted thing or product. Most subjects have agreed on the importance of savings in a person's life. Almost none of them knew alternative ways of saving funds. According to this finding, we have focused one of the didactic activities on working with the current range of banking products.

KEYWORDS

savings, money, primary school, qualitative research, students understanding