

This thesis *Financial Mathematics at lower secondary level* focuses on financial mathematics at lower secondary level. The first part consists of two chapters. The first chapter describes financial mathematics and its importance for financial literacy. The second chapter presents research of textbooks in which there is the financial mathematics topic. The second part of the thesis describes pedagogical experiment aimed to determine how a selected group of pupils cope the tasks and problems from financial mathematics. The tasks and problems in this section were posed by the author of the thesis. The evaluation of the experiment is based on students' work samples. The last chapter describes teaching of financial mathematics in two classes at lower secondary level.