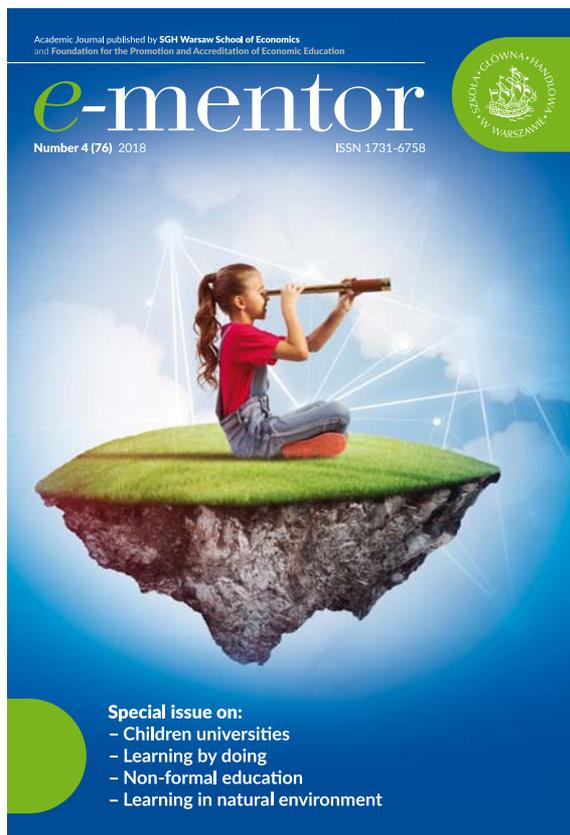


e-mentor

DWUMIESIĘCZNIK SZKOŁY GŁÓWNEJ HANDLOWEJ W WARSZAWIE
WSPÓŁWYDAWCA: FUNDACJA PROMOCJI I AKREDYTACJI KIERUNKÓW EKONOMICZNYCH

2018, nr 4 (76)



Milena Więckowska, *Economics in shorts, that is the Children's University of Economics and the Academy of Young Economist*, „e-mentor” 2018, nr 4(76), s. 32–37, <http://dx.doi.org/10.15219/em76.1374>

Economics in shorts, that is the Children's University of Economics and the Academy of Young Economist



Milena Więckowska*

Nowadays, reality poses many challenges to education resulting from technological development, broad access to information and fast pace of life. The attempts to meet these challenges influence the educational market. Today, modern education includes not only the school classes but also a full spectrum of extra-curricular activities. The academic type of lectures for children (the so-called children's universities) plays a significant role among them. Is this offer well suited to the needs of young people? Do the tools and methods used in children's universities give tangible results?

Introduction

Variability is one of the most characteristic features of the modern world. The dynamic development of new technologies affects a human being by changing his/her way of working and living. The internet, Facebook, smartphones, globalization and civil society are the concepts that either did not exist 20 years ago or at least had a different character and scope. Their development has significantly changed the world in all spheres of our lives.

Education faces particular challenges nowadays, which implies the increase in the number of functions that educational institutions should fulfill. The role of a modern school is not only to prepare students for future professional work but also to make them acquainted with lifelong learning, what would enable them to extend further their comprehensive education (Yegorov, 2010, p. 6). It is often associated with the 'expansion' of education outside the school – nowadays many local self-government or non-governmental organizations, companies, and individuals are involved in the education of young people (Ziółkowski, 2016, pp. 5–6).

In recent years, also the universities engage more willingly in the education of children under 16 years of age. They actively implement the idea of lifelong learning, popularizing and disseminating knowledge and integrating educational environments (Ziółkowski, 2016, pp. 5–6). Their external educational offerings are

usually similar to the activities they conduct on a daily basis. However, the academic activities are modified according to the age and the needs of the recipients. Children's universities are the example of such initiatives. They establish the environment for the meeting of curious and open-minded young people with the researchers, whose deep knowledge and scientific experience may stimulate the comprehensive development of the youngest. The greatest effort is put, however, not on providing the sophisticated expertise in specific areas or disciplines but on encouraging the young students to investigate and to ask questions – arousing the curiosity combined with the possibility to develop one's individual talents and abilities, supporting the interest in science and technology in children (Ziółkowski, 2016, pp. 96–97).

The beginning of children's universities dates back to 2002. Then the first project of this type started at the University of Tübingen in Germany. Classes for children aged 7–12 were conducted by the university lecturers, who explained in an accessible way issues related to nature, human physiology and cosmos. Based on the success of those first lectures, 70 initiatives of that type were created in Germany, and the idea of the children's university also spread to other countries, both in Europe and in the world. Non-academic centers, local authorities, and non-governmental organizations got involved in establishing children's universities¹.

In Poland, the first children's universities were created in 2007, and on May 26, 2007, the first lecture at the children's university took place. The popularity of this idea has led to the rapid growth in the number of children's university centers, exceeding a hundred in 2015 (estimated data).

Initially, they operated mainly in large cities, at well-known universities. After 2012 – due to the increase in expenditures on non-formal education and the emergence of subsidies from EU funds – such institutions also appeared in smaller towns outside academic centers. Unfortunately, a majority of those universities suspended their activities when the inflow of the public fund ended².

* SGH Warsaw School of Economics

¹ <http://www.dzieci.edu.pl>

² Ibidem.

Economics in shorts, that is the Children's University...

Children's universities in Poland are organized by various institutions, but the general structure of classes, the age of children they are addressed to (usually 7–12 years with some extensions of that range) and a non-obligatory form of education are what they have in common. The lectures proposed by the children's universities are held regularly, in a manner corresponding to the organization of the school year (two semesters of classes).

The primary role of the lectures at children's universities is to convince students that learning can be a pleasure and a passion. The classes have different forms and are based on the use of attractive didactic methods and tools. Young students have the opportunity to 'try out' what does it mean to study by listening to lectures or participating in 'serious' discussions with scientists. They can also practice solving problems and make the practical use of knowledge by carrying out experiments or participating in the workshops³. The Children's University of Economics and the Academy of Young Economist apply a similar model, but they mainly focus on expanding the economic knowledge among the youngest, and that is the reason why they deserve special attention among the Polish institutions of this type.

Basic information on the form of organization and activities conducted by the Children's University of Economics and the Academy of Young Economist

The Children's University of Economics (EUD) is an initiative of the Foundation for the Promotion and Accreditation of Economic Education (FPAKE), an independent institution established by the Conference of Rectors of Economic Universities, which goal is to support the economic and managerial education in Poland. In 2008 the Foundation started the EUD project in cooperation with the SGH Warsaw School of Economics, where the first EUD center was established. Children aged 10–13 were invited to participate in classes on several topics from the field of economy. A year later, at SGH Warsaw School of Economics a 'sister' program of the Children's University of Economics, the Academy of Young Economist (AME) started. It was addressed to students aged 13–16. Both initiatives aimed at popularizing knowledge and building economic awareness among the youngest and providing their parents with information facilitating proper economic education of their children.

Since the launch of the Warsaw centers, FPAKE has been continuing the activities of the two children's universities, establishing cooperation with other economic universities in Poland. At present, EUD/AME centers successfully operate in eight locations: at SGH Warsaw School of Economics, at the University of Economics in Katowice, at the University of Economics in Wrocław, at Poznan University of Economics and Business, at the

University of Szczecin, at the Gdansk University of Technology (EUD only) at the Bialystok University of Technology (EUD only) and at the University of Lodz (AME only). Both projects operate in the semester system. For each of the two semesters in a given school year six two-hour classes for pupils and simultaneously six meetings for parents are prepared.

The lectures for young people are carried out in accordance with the plan prepared by FPAKE experts, adjusted to current economic realities and to groups of recipients at every center. In each edition of EUD/AME, the meetings held for students address the selected issues from six thematic blocks: 'Management,' 'Marketing,' 'Economic environment,' 'Entrepreneur's finances,' 'Business practice' and 'Effective improvement'. Meetings for parents include topics in such areas as: 'Art of education – the role of a parent,' 'Psychology and social interactions,' 'Economy at home,' 'Economic life,' 'A child and media' and 'Effective education'.

Classes for children include a 35-minute lecture, the workshops in groups lasting about 25 minutes, and a time for presenting and discussing the work done. For that last part again, the whole cohort gathers in the lecture hall and the conclusions are formulated. During the workshops, young students have an opportunity to take on different roles: team leaders, negotiators, stock investors, and marketing specialists; they learn how to work as a team, how to think and plan the work independently.

The lectures for parents aim at facilitating the economic upbringing of children and preparing the caregivers to shape entrepreneurial attitudes and behaviors among the youngest, by providing them, for instance, with knowledge on the rational management of money, sensitivity to ethical issues and safe use of available technology.

All project meetings (for children and parents) are conducted either by academic teachers from the partner universities or by external experts. Each lecturer has an opportunity to become acquainted with the *Lecturer's Guide*, created for the needs of projects based on many years of experience. The guide offers, among other things, tips on how to get prepared for conducting the classes with a young learner, how to explain difficult issues to children and what types of activities may be appropriate. Thanks to this, the level of difficulty of the communicated knowledge and the language of lectures are adjusted to the age of the recipients. Accessibility of the content is enhanced by various types of multimedia visualizations and interactive character of meetings (a combination of lecture, discussion, workshop and public presentation of the results of the joint actions). Due to a relatively young age of EUD/AME students and a large number of participants in the groups, the students of economic faculties and psychology are encouraged to volunteer as students' groups' caregivers.

Before the first class young EUD/AME students receive the special printed indexes, resembling traditional

³ <http://www.dzieci.edu.pl>

student documents. Every time they participate in the lecture, they collect the signature, which is a confirmation of attending the meeting. The collection of 4 out of 6 stamps entitles them to receive a certificate of the completion of a given program. The document is signed by the representative of the university authorities, where the EUD/AME classes were held. Persons who took part in all six lectures in the semester can be awarded by a special diploma.

There is a knowledge test for students at the last meeting of each edition of classes. Getting the certificate of completion does not depend on its results but its role is to indicate the best students. Within 10 minutes, students answer 15 questions chosen from the issues prepared by each lecturer, earning points for each correct answer and losing them as a result of mistakes. Those who achieve the highest score for the test receive valuable prizes (three EUD students in each center, one AME student). The gifts play a role of positive reinforcement in the educational process.

The activities of EUD/AME can be followed on the projects' websites⁴ that include, among others, the current (and archival) programs of classes, educational materials for lectures in every center (published regularly after each meeting), video reports from classes and photo galleries. They provide a rich knowledge base for the internet users of all ages, including teachers.

Those websites are also useful for students of the FPAKE children's universities giving them a chance to revise the discussed material, catch up on absences and learn about the lecturers. Parents can track the work of their children and get an idea about the topics of the lectures offered to them. The project websites also provide the electronic recruitment tools (application forms) for subsequent EUD/AME editions.

Why is it worth to teach children economics?

The Children's University of Economics and the Academy of Young Economist have been successfully operating on the Polish educational market for many years. Where does the continuous interest in their classes come from? What is the reason for the popularity of lectures in economics – a field that for many people is associated only with boring deliberations?

The changes in Poland after 1989 contributed to the revolution in the economy of our country. A number of financial institutions such as the stock market, banks, and retail chains emerged and developed dynamically on the market (Przybytniowski, 2017, p. 61). In consequence, a completely new economic reality was created. In order to find oneself efficiently in it, a large part of our society had to extend their actions in that area. This entailed a certain but still insufficient increase in knowledge and economic awareness (Kołodziej, 2014, p. 104).

The general knowledge in this field is still relatively low among Poles. They are not familiar with the issues

underlying the economics, they do not know the rules of tax and banking systems, they are not aware of how to effectively protect and multiply their financial capital, cannot realistically assess financial risk (The Report of the Institute of Freedom and Raiffeisen Polbank, 2014, pp. 7, 12).

The gaps in economic knowledge result from the manner in which information in this field is acquired in our country. Most Poles 'learn' economics in the labor market, therefore, the economic knowledge of professionally active adults is higher. Among young people who have not yet undertaken any paid employment, knowledge of basic economic concepts is definitely weaker (The Report of the Institute of Freedom and Raiffeisen Polbank, 2014, pp. 7 and 12). Unfortunately, Polish teenagers lag in this field behind their western peers. Young Poles usually build their economic knowledge on accidental pieces of information from the media, which means that their knowledge is often fragmentary, incoherent, full of distortions and stereotypical judgments (Kołodziej, 2014, pp. 99 and 104). Moreover, adults cannot help much because they lack the necessary knowledge in this area as well (Górski, 2016, p. 143).

The data mentioned above indicate a strong need for universal economic education. The knowledge in this field among Polish society is inadequate to the complexity of the surrounding economic world, and the gaps in its foundations limit the possibility of efficient functioning. Making bad economic decisions entails serious consequences, affects not only the quality of people's lives but also the daily family-social relationships.

Fragmentary economic knowledge of Polish society is not the only problem. Another serious deficit is the low economic awareness of Poles. Many people do not realize the need for a thorough knowledge of economics, and what is more – they are not fully convinced of the ethical nature of its use and underestimate the tangible benefits that result from it (Górski, 2016, p. 144).

Understanding the mechanisms of a contemporary economic market is a key to smooth functioning in the world and to the development of skills necessary for making optimal decisions. Unfortunately, the flow of knowledge in this field is very often accidental, and such topics are not obligatorily included in the education at the basic level. As a result of these discrepancies, the issue of extracurricular but in some way formalized and systematized dissemination of economic knowledge among children becomes very important. This was noticed by educational institutions and other entities operating on the financial market (for example foundations and banks) that joined the process of economic socialization by offering various initiatives that equip young people with basic tools indispensable to understand activities and economic decisions taken by adults in their household and professional environment (Górski, 2016, p. 144).

⁴ <http://www.uniwersytet-dzieciocy.pl> and <http://www.gimiversity.pl>

Economics in shorts, that is the Children's University...

Therefore, the possibility to acquire such information while participating in the additional activities of this type becomes crucial as nowadays young people begin to be actively involved in the economy quite early, for example by receiving the pocket money on regular basis (the 6th grade elementary school students receive an average of PLN 87 and 3rd grade gymnasium students – around PLN 120), and can manage it on their own. The research shows that only one out of three students receiving their pocket money save it. However, they usually do not do it in a planned and systematic way. Students usually save funds that are left at the end of a given month and keep them at home. The vast majority of young Poles does not have economic knowledge enabling them to use various financial instruments (The results of the quantitative study for the Department of Education and Publications of the National Bank of Poland, 2014, p. 6).

The idea in practice: some statistics

The EUD/AME project enjoys unflagging interest among the offers regarding extracurricular economic classes existing on the Polish market. Every year, more than 1200 children aged 10–13 are invited to EUD

meetings in various places around Poland and more than 1000 students aged 13–16 to AME lectures.

Both FPAKE children's universities undergo regular evaluation. Every semester the opinions of students, their parents, lecturers, volunteers as well as of other people involved in preparing the lectures are collected. The analysis of the evaluation results shows that the EUD/AME offer responds properly to the needs and expectations of the participants.

The results of anonymous surveys, collected before the last meeting of each cycle, show that about 95% of students are satisfied with the activities offered by EUD/AME (in 2017 it was on average 96.73% of EUD students surveyed and 94.59% of AME participants surveyed). Most children do not have problems with understanding the content – in 2017 only a few percent of the respondents admitted that the language of lectures was incomprehensible to them (on average 1.25% of EUD students and 2.72% of AME students). Young people also highly appreciate the form of classes – in 2017, about 90% of the students surveyed pointed out that they enjoyed workshop classes (on average 90.96% of EUD students surveyed and 89.68% of AME students surveyed).

The satisfaction with the EUD/AME offer can also be noticed while analyzing the responses of the young stu-

Table 1. The aggregate results of the evaluation questionnaires filled in by students participating in the EUD/AME classes in 2017*

Selected question from the evaluation survey sheet	EUD		AME	
	Answers given (average from all centers)		Answers given (average from all centers)	
Are you satisfied with the participation in the classes of the Children's University of Economics/ Academy of Young Economist?	summer 2017	winter 2017	summer 2017	winter 2017
Yes, I am very satisfied.	63,70%	67,20%	60,89%	50,88%
Yes, I am quite satisfied.	34,87%	27,69%	34,71%	42,70%
No, I am not quite satisfied.	0,30%	3,18%	2,65%	4,48%
No, I am not satisfied.	0,83%	1,15%	1,15%	0,66%
No opinion.	0,30%	0,78%	0,60%	1,28%
Is the language used by lecturers understandable to you? Circle the phrase that best fits your assessment.	summer 2017	winter 2017	summer 2017	winter 2017
The language is simple and uncomplicated. I have no problem with understanding what lecturers say.	56,73%	49,19%	55,22%	49,83%
I rather have no problem with understanding the lectures, although sometimes there are concepts in them that I do not understand.	42,67%	48,14%	40,20%	45,17%
The language is difficult. Lecturers often use words which I do not understand.	0,60%	1,90%	3,15%	2,30%
No opinion.	0,00%	0,77%	1,43%	2,70%
How do you rate the workshop activities (that is, the classes when you worked in a group and created works together with other participants)?	summer 2017	winter 2017	summer 2017	winter 2017
I liked them a lot.	51,85%	60,77%	52,94%	44,95%
I liked them.	37,91%	31,39%	39,20%	42,28%
I did not quite like them.	5,38%	2,73%	5,88%	8,27%
I did not like them at all.	3,77%	2,89%	1,17%	2,26%
No opinion.	1,09%	2,22%	0,81%	2,24%

Source: Author's own study. *The data were collected in five EUD centers and six AME centers in the summer semester and in six EUD centers and five AME centers in the winter semester.

Table 2. The aggregate results of parental evaluation surveys regarding students taking part in EUD/AME classes in 2017*

Selected question from the evaluation survey sheet	Answers given (average from all centers)	
	summer 2017	winter 2017
Did the EUD / AME classes increased the economic awareness of your child?		
Definitely yes.	30,62%	40,57%
Yes, to some extent.	59,16%	53,15%
Not quite.	0,83%	1,02%
Definitely not.	0%	0,62%
Hard to say.	3,68%	0,62%
No opinion.	5,71%	4,02%
Did the classes for parents and caregivers meet your expectations?	summer 2017	winter 2017
Yes, the classes fully met my expectations.	62,17%	41,49%
Yes, the activities partly met my expectations.	32,86%	46,58%
No, they rather did not meet my expectations.	2,64%	6,68%
No, the classes did not meet my expectations.	0%	0,62%
No opinion.	2,33%	4,63%

Source: Author's own study. *The data were collected in six centers in the summer semester and in seven centers the winter semester.

dents' parents: in 2017 more the ninety percent (91.75%) of them confirmed that thanks to the activities of the FPAKE universities, their children's financial awareness has increased. The lectures prepared for parents met the expectations of almost 90% of the respondents.

The high level of EUD/AME classes is appreciated not only by students and their parents but also by external institutions. For years, each of the successive editions of both programs are organized under the honorary auspices of the Minister of National Education. Until 2016, the strategic partner of the Children's University of Economics project was the National Bank of Poland, and in the academic year 2017/2018, this role was taken over by the Bank Zachodni WBK Foundation.

Also, the cooperation between the centers of EUD/AME affiliated at other universities proves that the adopted formula and the way of implementing activities of FPAKE can be successful. For many years the system of organizing classes according to the same program in every center, supervised and supported by FPAKE, is well evaluated by people associated with individual centers, and the cooperation runs smoothly.

Local coordinators of both projects are people employed at the universities where lectures are conducted. They have both the knowledge of economics and experience in working with children. Their duties include, among others, supervising the implementation of the curriculum and ensuring the appropriate staff as well as the classrooms for lecturers. In every individual center its coordinator is the person responsible for the smooth running of EUD/AME activities.

Such role is challenging, one must be prepared for unexpected burdens, but it also brings many benefits. Performing the duties of a local coordinator provides an opportunity to gain new educational and professional experience and to extend competence in the field of

educational project management. The involvement in the EUD/AME activities requires establishing new contacts in the local society (cooperation with schools, local media, business partners, contacts with students' parents) and positively impacts the position of the coordinator and his/her relations at the home university (Czerska, 2016, p. 33–34).

The presence of EUD/AME programs at higher education institutions affects universities as well, creating their positive image in the local environment, increasing competitiveness and enhancing cooperation with local community and business. The EUD/AME classes give an opportunity to engage university students in work with young learners, allowing them to broaden their skills and gain professional experience (Czerska, 2016, pp. 33–34).

The cooperation of local EUD/AME centers and FPAKE which started a couple of years ago, not only contributes to the success of both programs but also influences the increase in the prestige of the centers themselves. In autumn 2017, the EUD in Katowice, under the supervision of Urszula Maciąg, was honored with the Parent Award in the *Słoneczniki 2017* poll for the best educational project for children in Śląsk (the 'Logic' category). At the same time, the supervisor of the local EUD center in Wrocław – Iwona Czerska was awarded a special prize by the Rector of the Wrocław University of Economics.

Conclusions

The popularity of the idea of children's universities around the world and the constant interest in the activities they propose confirm the need for their further operations. The observation of many years of activities of the Children's University of Economics and the Academy of Young Economist leads to a conclusion that teaching

children from the age of 10 about the economic issues is crucial for them not only now but also for their future economic and financial decisions and actions.

Małgorzata Głogowska, a graduate of the EUD and AME, and currently a student at the Warsaw School of Economics (bachelor's degree studies in 'Quantitative Methods in Economics and Information Systems' and 'Management'; Master's Degree in 'Quantitative Methods in Economics and Information Systems') says: *I entered the Children's University of Economics in the sixth grade of primary school. (...) When it turned out that as a middle-school student, I could continue my adventure with economics within the framework of the Academy of Young Economist, I had no doubt about recruiting for this program. (...) The interest in economics and management, which was initiated at EUD and AME classes, in a natural way have led me to preparation and participation in the Entrepreneurship National Competition (Olimpiada Przedsiębiorczości). The choice of study became quite obvious for me as well. I chose the SGH Warsaw School of Economics as a university where I wanted to further develop my economic and managerial skills.*

Also Szymon Florek, the 8th grade student at W.S. Reymont Primary School No.1 in Otwock, a graduate of EUD and a participant of AME, reveals that participation in FPAKE programs may change his life plans: *I liked EUD because of the diversity of issues that are discussed – I understood that economics does not mean just tedious calculations, but also marketing, PR, team management, innovative start-up plans and much more! I use the knowledge gained during the classes in everyday life (...). After EUD, it was time for classes for older students at the Academy of Young Economist. It was also then that I began to consider for the first time whether or not to link my future with economics ... The prospect is tempting, and I, as an eighth grader, face a serious dilemma now.*

Abstract

Dynamic changes taking place in the contemporary world, which may be observed in the economy, politics and in the way the society functions, create many challenges to people in every aspect of their lives. One of the main tasks of today's education is to help young people to obtain the skills necessary for lifelong learning, which will enable them to flexibly adapt to the ever-changing reality and consciously manage their own education, also after leaving school. Therefore, awakening students' curiosity about the world around them and convincing young people that learning can be a pleasure and passion becomes the main goal of children's universities. Such initiatives have been acting around the world and also in Poland for many years.

The economic education programs aimed at primary school students offered by the Children's University of Economics (EUD) and the Academy of Young Economist (AME) distinguish them within the rich offer of Polish children's universities. Their primary goal is to popularize knowledge and build economic awareness among children, to promote entrepreneurial attitudes and to support parents in the appropriate economic education of the young generation. The EUD and AME offerings of extracurricular activities may also contribute to the growth of economic awareness among Poles.

The high level of satisfaction of EUD and AME lecturers, as well as the unceasing interest in these activities among children, prove these projects to be a success.

Key words: Children's University of Economics; Academy of Young Economist; extracurricular activities; economics for children; entrepreneurial attitudes; lectures for children

Milena Więckowska is an employee of the Open Education Center at SGH Warsaw School of Economics. She also works for the Foundation for the Promotion and Accreditation of Economic Education, which initiated and still develops the programs of the Children's University of Economics and the Academy of Young Economist. She coordinates EUD and AME projects in all centers cooperating with SGH Warsaw School of Economics. Her tasks also include the organization of lectures on economics at SGH Warsaw School of Economics for primary school students from Warsaw and the surrounding area.

References

- Aktywność finansowa dzieci i młodzieży w Polsce. Wyniki badania ilościowego. (2014). Konsorcjum Pracowni Badań i Innowacji Społecznych „Stocznia” i Grupy IQS dla Departamentu Edukacji i Wydawnictw NBP. Retrieved from https://www.nbpportal.pl/_data/assets/pdf_file/0018/47070/Aktywnosc-finansowa-dzieci-i-mlodziezy-w-Polsce.pdf
- Czerska, I. (2016). Funkcjonowanie Ekonomicznego Uniwersytetu Dziecięcego w kontekście kształtowania świadomości ekonomicznej i zachowań przedsiębiorczych polskiego społeczeństwa. *Studia i Prace Wydziału Nauk Ekonomicznych i Zarządzania Uniwersytetu Szczecińskiego*, 43/2, 29–39.
- Górski, J. (2016). Alfabetyzacja ekonomiczna, czyli znaczenie świadomości ekonomicznej. *Bezpieczny Bank*, 3(64), 142–158.
- Jegorow, D. (2010). *Kształcenie ustawiczne – strategiczne kierunki zmian*. Chełm: Raport z badania, Stowarzyszenie Rozwoju Aktywności Społecznej TRIADA.
- Kołodziej, S. *Edukacja ekonomiczna dzieci i młodzieży w Polsce*. Warszawa: Akademia Leona Koźmińskiego. Retrieved January 10, 2019 from https://www.ue.katowice.pl/file-admin/_migrated/content_uploads/9_S.Kołodziej_Edukacja_ekonomiczna_dzieci_i_mlodziezy_w_Polsce.pdf
- Przybytniowski, J.W. (2017). Wiedza ekonomiczna czynnikiem wzrostu świadomości finansowej studentów opolskich wyższych uczelni. *Zeszyty Naukowe Małopolskiej Wyższej Szkoły Ekonomicznej w Tarnowie*, Vol. 34, 2, 59–69.
- Ziółkowski, P. (2016). *Uniwersytet dla dzieci*. Bydgoszcz: Wydawnictwo Uczelniane WSG.
- Raport: Stan wiedzy ekonomicznej Polaków* (2014). Instytut Wolności i Raiffeisen Polbank. Retrieved from http://instytutwolnoscipolbank.pl/wp-content/uploads/2018/07/stan_wiedzy_ekonomicznej_Polakow.pdf