

ECONOMIC, ENTREPRENEURIAL AND HR INSIGHTS IN PROFESSIONAL TRAINING AND ADULT EDUCATION

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The economic competitiveness of a country largely depends on the society's financial culture, and the social image of the enterprises. In Hungary we are not really good in the field of financial literacy and of entrepreneurial prestige, either. It is reasonable to seek the causes partly in the economic and entrepreneurial training, and the present study set this goal.

ABSTRACT

Egy ország gazdasági versenyképessége nagyban függ attól, hogy milyen a társadalma pénzügyi kultúrája, és milyen a vállalkozások társadalmi megítélése. Magyarországon sem az alapvető pénzügyi ismeretek, sem a vállalkozói presztízis terén nem állunk igazán jól. Az okokat indokolt részben a gazdasági és vállalkozási ismeretek oktatásában keresni – jelen tanulmány is ezt tűzte ki célul.

My hypothesis is the following: the strengthening of the training of economic and entrepreneurial knowledge and HR knowledge complementing the first two, may largely contribute to the success of the Hungarian economy and the boosting of its competitiveness. The importance of economic and financial literacy has already been recognised by now, but I think, this is not enough for the individuals to meet the 21st century labour market challenges. Some fundamental entrepreneurial and HR knowledge is required today to stand one's ground on the labour market, to be satisfactorily mobile, and thereby to contribute to the employment growth, and the improvement of economic competitiveness of the country. There has been some progress in the sphere of education in the past years, but in my judgment not sufficient. Present study wishes to demonstrate to what extent the economic, financial, entrepreneurial and HR knowledge has been built into the higher

education system, and on what foundation the higher education is built on in this area, i.e. the proportion and efficiency of the economic and financial knowledge training in public education.

The global financial crisis of 2008 meant shock-like negative experiences for Hungary as well: the default of foreign currency loans, the bankruptcy of enterprises, the banks saved by state intervention – these were all the accompanying phenomena of the depression. Articles on financial culture began to mushroom in the technical literature around 2010, the researchers identified the lack of financial culture among the possible causes of the crisis, which is a problem for the modern economies not only in our homeland, but worldwide. This recognition has led the decision-makers of the world and Hungary to take efforts to survey the financial literacy of the citizens on one hand, and in the light of this,

to draw up such national and international education programs, information fora, which should be capable to make up for the evident deficiencies.

Financial culture is a complex notion, many have tried to grasp its meaning in many ways, and put it in a definition, and therefore it is better to clarify what we understand under this term. According to the definition of the Hungarian National Bank (MNB) of 2008, the financial culture *”is such a level of financial literacy and skills, that helps the person to be able to identify the basic financial information required for making a conscious and prudent decision, then after having acquired them, to interpret these, and make a decision on basis of this, surveying the possible future financial and other consequences of the decision.”*¹. On basis of the above said it is apparent that everyone needs financial fundamentals. This literacy has its levels of application, too. In public education the foundations of financial and economic literacy should be laid, but the further development and supplement at a later stage should and could follow in consideration of what life-goals implementation the individuals are interested in: the management of their day to day finances with more security and less risks, or perhaps dealing with the financial issues of an enterprise. The Hungarian society – included here obviously the societies of all the post-communist European countries – starts with a major drawback in the area of financial (and in this context) and entrepreneurial literacy.²

¹ Survey on the financial culture of students in higher education, Research report. June 2013 (Joint research of the Hungarian State Audit Office, Budapest School of Communication and Business, Econventio Round Table Public Utility Association, Public Utility Association of Hungarian Financial – Economic Controllers, University of Szeged.)

<https://www.asz.hu/storage/files/files/Szakmai%20kutat%C3%A1s/2013/t353.pdf?download=true>
(Checked: May 8, 2016) p. 2 (Research report, 2013)

² The book of 2013 titled *Bank Management: Banking regulation, financial consumer protection* calls the

FINANCIAL TRAINING IN PUBLIC EDUCATION

In Hungary the state and civil organisations initiated first in 2006 that the National Curriculum (NAT) should be expanded with the teaching of economic-financial knowledge and skills. A real change did not take place, and then the global financial crisis set in. After 2010 the objective of the Hungarian decision-makers was to develop the financial culture. Parliamentary Resolution, Res. No. 31/2012. (IV. 3.) OGY on the governmental measures, necessary for the prevention of the indebtedness of the population in foreign currency, refers to this, stating the following: *“(The Government) should integrate into the curriculum of the senior classes of elementary schools, and secondary schools the education of financial rules regarding the financial system’s fundamentals, familiarization with the minimum bank transactions requirements, and teaching the consumer’s rights.”*³

attention to the importance of a vital change of approach: *„In the consumer protection toolbox of the Supervision besides the curbing of infringements of consumer’s rights and the proactive monitoring activity of the Supervision, the information of clients, the consumers’ awareness and the development of financial culture occupy an important place. Under the experiences, the conscious and well-informed consumer will be at a lesser degree the victim of unfair, misleading practices - even in case of relatively more complicated financial products. - ...- One of the key-tools of reducing the asymmetry between the consumer and the service-provider is by raising the awareness and knowledge levels of the consumers, the working area of which is the efficient, target-group oriented financial knowledge dissemination and education. In the longer term however these efforts can only be fruitful if besides the concrete information and knowledge transfer, a change in the approach and attitude of the consumer takes place as well, in the focus of which the responsibility for a circumspect, well-founded decision-making and individual self-provision stands. In this work, we cannot leave out of consideration the results of behavioural economics, and the empirical research experiences.”* *Bank Management: Banking regulation, financial consumer protection*. Editor: LENTNER Csaba, National Textbook Publishing House, Budapest, 2013. p. 452.

³ Res. No. 31/2012. (IV. 3.) OGY on the governmental measures, necessary for the prevention of the indebtedness of the population in foreign currency <http://mkogy.jogtar.>

There have been some changes in the wake of the crisis, but this has not brought substantial progress in the key area, in public education. In the 2011/2012 revision of the NAT the institutions concerned continued to urge the actual and decisive appearance of financial knowledge training in public education.⁴ It is a cause of concern that the researchers did not assess good results among the secondary school students in the 2014 survey either. The research team set up by the Ecoventio Public Utility Association and the University of Szeged Economics and Business Faculty tested the financial culture of secondary school students for the fourth time in 2014, asking a total of 9605 students. In the model set up as a test facility, besides surveying the financial attitude, they tested the knowledge and skills concerning six topics (banking services, savings and investments, bank lending, pension and insurance, the world of work, general economic fundamentals: inflation, taxing, country risk). On basis of the results, they produced the Ecoventio-index value, which characterises the financial knowledge of the secondary school students with a value ranging between 0-100. The results of the knowledge test were as follows: the average performance of the secondary school students was 42,6 %, where the performance of the majority of students was weaker, so this result cannot be qualified as good. Half of the secondary school students achieved weaker result than 40%, while only 10 percent of the respondents of the survey performed better than 66%. The best performing students achieved 97%.⁵

No surprise in the light of the following data. The article of *EduLine* of November 27, 2015

hu/?page=show&docid=a12h0031.OGY) (Ellenőrizve: 2016. május 8.)

⁴ *Bank management*, 2013., p. 455

⁵ Press material summarizing the 2014 survey: „*Financial culture of secondary school students*”: www.u-szeged.hu/download.php?docID=36697 (Checked: May 11, 2016)

reports that: “*In the optional part of the frame curriculum, the economic, financial skills appear on numerous places, but only ten percent of the schools use the opportunity to teach financial skills directly to the students.*”⁶ The rate of ten percent is deemed very low, even if known, that the knowledge regarding financial matters reaches the children through projects adapting to the different age-group interests today. Thus, characteristically projects and campaigns are used to fight against financial illiteracy. Among the projects enlarging financial skills, it is worth to mention Our Everyday Financial Matters Project,⁷ projects of Money Compass Foundation⁸, OK Project of the OTP Fáy András Foundation,⁹ as well as the Money Week program¹⁰. Only a few

⁶ *EduLine*, Do we have the miracle solution? The Government would teach finances in such a way. 2015. nov. 27. (Checked: May 8, 2016)

Available: http://eduline.hu/kozoktatas/2015/11/27/Penzugyi_ismeretek_ezt_teszi_a_kormany_EMT9GE

⁷ „*Our Everyday Financial Matters Program gives assistance and basis for the development of financial knowledge and skills, which has reached about 4,6 million people beginning from May 2011 for 15 months with the - until now unparalleled - cooperation of the MNB, the Hungarian Financial Supervisory Authority (PSZÁF), the 22 societies of the affected branch, as well as of the media.*” Available: <http://www.mindennapipenzugyeink.hu/?p=11882> (Ellenőrizve: 2016. május 8.)

⁸ „*The Money Compass Foundation was established in Sept. 2008, with the aim to draw up and implement programs developing financial awareness cooperating with the authorities, civil organisations and the actors of the market. Our founders: Student Loan Centre, the Hungarian Banking Association and the MNB.*” Available: <http://www.penziranytu.hu/magunkrol> (Checked: May 8, 2016)

⁹ *The OTP Fáy András Foundation conducts its professional activity under the motto „Give a chance to future generations!”, focussing on the enlargement of the secondary school students’ financial, economic and management skills and knowledge. ... In November 2012 a program started regarded as a milestone from the aspect of the financial, economic education and the Hungarian public education controlled by the OTP Fáy András Foundation: ... the National Financial and Economic Education Centre of Secondary School Students, O.K. Center in short, began its operation.*» Available: <http://okkozpont.hu/bemutakozas> (Checked: May 8, 2016)

¹⁰ „*In 2015 Hungary joined the initiative, which was going on at the same time throughout Europe in 23 countries, aiming to assist from an early age the*

of Students in Higher Education)¹⁵ was prepared with the contribution of the University of Szeged, Budapest School of Communication and Business, Public Utility Association of Hungarian Financial – Economic Controllers and the Econventio Round Table Public Utility Association. A total of 38.000 students from the Budapest School of Communication and Business and the University of Szeged represented the target group. I wish to highlight three experiences of the survey in the present study.

Despite the fact that about one fourth of the respondents in the secondary school studied financial-economic skills, they do not show a knowledge difference from the other students on basis of the variance analysis. The situation related to the knowledge acquired in higher education differs from this – the number of terms spent in financial-economic education reveals an upward trend.” – says the report; i.e. the financial-economic knowledge acquired during the time-period spent at higher education is more valuable (is of the better use), than of the secondary school.¹⁶ The reason for that might be that young adults already recognize the existence or lack of financial knowledge during the management of their own incomes and expenses, so they would devote more attention to this issue. That’s why I believe it is important that a new stock of knowledge should be built on the financial basics within the frames of higher education.¹⁷

¹⁵ *Financial Culture Survey of Students in Higher Education, Research report.* June 2013 (Joint research of the Hungarian State Audit Office, Budapest School of Communication and Business, Econventio Round Table Public Utility Association, Public Utility Association of Hungarian Financial – Economic Controllers, University of Szeged.)

Available: <https://www.asz.hu/storage/files/files/Szakmai%20kutat%C3%A1s/2013/t353.pdf?download=true>
(Checked: May 8, 2016)

¹⁶ *Ibid.*, p.16

¹⁷ KOVÁCS Levente identified similar things in his article of 2015: „... *The acquisition of financial knowledge and skills is longer lasting, if education is complemented*

2. According to the ÁSZ report, 58,92% of the respondents judges realistically their own economic knowledge and skills (so they do not over- or underestimate it), while 10,96% underestimates, and 30,12% overestimate that.¹⁸

3. The students’ willingness of taking risks is extremely low – it does not conform to their financial-economic knowledge.¹⁹ However it would be desirable if besides the acquisition of professional skills, parallel with that the young adults would learn how to sell their knowledge in the best possible way on the labour-market.²⁰ If the form of this is starting an independent venture, then the main goal would be that it should not be blocked by the low risk-taking willingness deriving from the lack of financial skills. The ability to sell knowledge, its marketability is one of the main concerns for both the formal and the non-formal education of adults.

with everyday practice, experiences. In trainings related to financial education and culture it is desirable to lay more emphasis on practical roles, tasks.” Kovács Levente, Research of financial culture, our actual tasks. p. 82. In *Ecoomy and Finance*, Vol. 2015/2, Issue 1.

Available: <http://www.bankszovetseg.hu/wp-content/uploads/2015/06/Kovacs-Levente-79-88.pdf> (Checked: May 11 2016)

¹⁸ *Research Report, 2013 p. 20*

¹⁹ *Ibid.* pp. 20–24. “*The absence of risk-taking willingness can be evaluated as good and less lucky. It is good, because according to the experiences the young people belonging to the tested age-group do not take such risks, which exceed their judgments. The risk-avoiding attitude entails a negative effect at the same time, as the risk-taking willingness does not follow the financial knowledge level, so the young adults may close themselves off from such transactions affecting financial matters, which would contribute to their financial welfare.*” “*We asked about the goals of the students in another question – says the research report – from which it turned out, that the students’ priority objective is security, which is in harmony with their risk-avoiding behaviour.*”

²⁰ *Ibid.* p. 29 If this is about loan, then a major part of the students would take a loan for starting or developing an enterprise, so the judgment about investing money into an enterprise is good.

WHY DO WE NEED FINANCES? AND WHY ARE THEY NOT ENOUGH?

In Hungary it is still considered that work well done is just enough for a successful life, but this is not true. The good product, the excellent proficiency is not sufficient for making success; it needs financial and entrepreneurial competences as well.²¹ The proficiency of the skilled worker is of no use, if he cannot sell it on the market, if he cannot build an existence on it. This requires something else, than merely financial skills. The acquisition of the financial culture is of vital importance, but it is not enough, because for making a progress entrepreneurial skills and to complement that HR training, among others management competence, organising skills are needed. This can lead to the result that in Hungary more and more people will be able to stand their ground on the job-market, progress either independently as an entrepreneur, or manage a firm as a senior official. With the development of entrepreneurial competence we can ensure that a skilled worker will be capable of self-employment, and an engineer with a university degree can create his own company. The university students' risk-taking willingness is extremely low, and it takes long years to pass until these young adults will be eligible

of making independent and correct financial decisions, although having the right type of skills, they could start earlier.

The Europe-wide strategies for building a knowledge-based society all pay particular attention to adult education, to the elaboration of the European practice of *lifelong learning*. The EU from the early 2000s has worked out such a reference frame in several phases, which contains the **key-competences** required for gaining knowledge and skills throughout a lifetime. One of these competences is the entrepreneurial competence. *“The entrepreneurial competence has an active and a passive component. It includes on one hand the endeavour to generate change, on the other hand the ability to accept, support and use innovations generated by external factors. Part of the entrepreneurial competence is the individual’s responsibility for his – positive and negative – actions, development of a strategic approach, setting and achieving goals, as well as a success-oriented attitude.”*²²

The Hungarian Government prepared a plan for cutting red tape last year, under which it intends to redeploy a significant number of labour to the private sector. To that end it would encourage the labour-absorbing ability of the private sector companies on one hand, and the self-employment on the other hand. Behind the governmental steps there is a concept, that by the contribution of the private sector and especially of the production sector to the GDP, and by the reduction of the public expenditure, the country’ economic competitiveness could be increased. The Government would help the employment of the employees in the private sector by re-skilling and up-skilling. Because of this I prepared a survey

²¹ Eduline, *Just a shockingly few teach this subject, even the State Secretary is unhappy about that.* Nov. 25, 2015 http://eduline.hu/kozoktatasi/2015/11/25/Penzugyi_ismeretek_az_iskolakban_Poloskei_G_Q4YDIV (Checked: May 8 2016) BALOGH László, the State Secretary for Financial Policy of the Ministry for National Economy said the following on an arrangement titled “Financial Awareness Forum”: It is in the interest of Hungary that growth-target should guide the Hungarian enterprises. Entrepreneurial willingness can be stimulated if entrepreneurial skills, entrepreneurial culture constitute the part and parcel of the teaching stock. *»In case of companies, first of all the small and medium sized enterprises, and individual or family ventures the optimal financial decision-making is of key-importance, because even if a product is of good quality, but the underlying knowledge is not strong enough, then it might as well mean the end of the venture.«- said the State Secretary.*

²² Hungarian Institute for Educational Research and Development: an article, titled: *Key competences for life-long learning.* Available: <http://ofi.hu/tudastar/nemzetkozi-kitekintes/egeszeleten-at-tarto> (Checked, March 21, 2013)

in March 2016 about the employees' (working mostly in the public sector) experiences and prejudices about the change, about their willingness to learn, and the type of knowledge they regard as useful on the job-market. I applied self-completed questionnaires in the survey, where 48,9% of the 360 respondents was male, 51,1% female. Among the respondents the rate of those, who have worked or just work in both sectors is very high (41,9%), thus they have direct experiences from both sectors. Concerning the HR-skills I will supply some relevant data, but before doing so, it must be clarified why HR is a key-knowledge despite the fact, that under the experiences of our survey it is not regarded as the most popular one.

WHY HR?

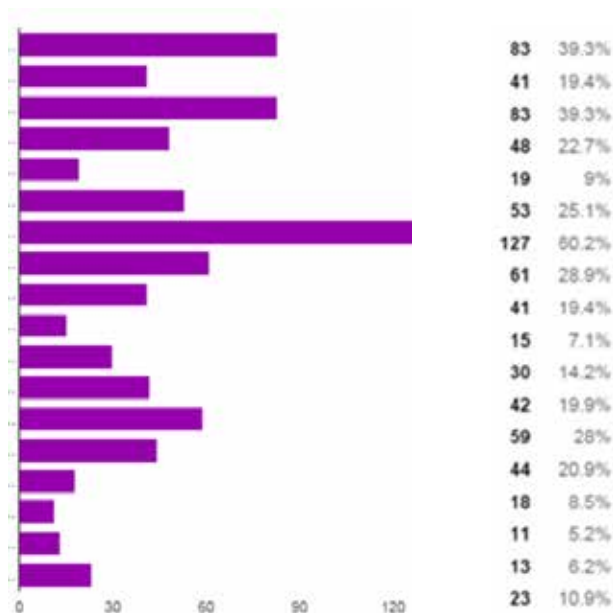
HR gives us a complex knowledge, among others about organisation, governance, leadership and the harmonisation of the goals of the individual with the objective of the organisation. Without this an organisation cannot function well. In addition, thanks to its complexity it can be used as good in the public and as in the private sector, consequently, so it is a labour market "Jolly Joker", promoting mobility. HR knowledge must complement the financial/economic fundamentals and the attitudes acquired together with the entrepreneurial competence in the following manner.



Other key competences: *communication in the mother-tongue; communication in a foreign language; competences in Mathematics, natural sciences and technology; digital competence; learning the learning techniques; interpersonal and civic competences; entrepreneurial competence; cultural competence.*

At the time of our survey we asked the following questions from those with HR experiences.

In your opinion, which HR subjects listed below can be used well both in public and private sector? (Please, mark only maximum three answers!) The table shows, that the organisation and leadership competences are the most popular. (60,2%)



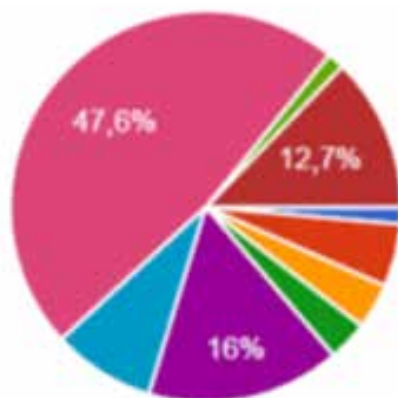
1. Management and quality management
2. Recruiting and hiring tools
3. The significance and fundamentals of communications; ethics and protocol
4. Work organization and organizational culture
5. Theory of accounting administration; process and practice within the organization
6. Career management, change management and generation management
7. Leadership and organization
8. Leadership competencies
9. The responsibilities of a leader (an analytical approach to budgeting, occupational safety, labor relations and data management)
10. The Integrated HR and its various areas
11. Workforce and working
12. Performance assessment
13. HR management
14. HR improvement
15. HR functions improvement
16. HR system improvement
17. HR workforce improvement (managers and employees)
18. Improvement of HR collaboration (internal)

Which HR training among the ones listed below do you consider as the most useful for both the public and the private sector success? (Please, mark only one answer!) HR adminis-

tration was the most popular, which indeed gives basic knowledge in the widest possible scope. (HR administration and labour law are of the best use in both sectors according

to the majority, although I did not ask leadership and organisation skills here.)

In your opinion, which HR training among the ones listed below is the most useful for public or private sector success?



Basic HR training (the most important aspects of HR)	3	1.4%
International HR management (training for HR experts)	11	5.2%
HR controlling	8	3.8%
HR for outsiders (for non-HR leaders or individuals without a degree in HR)	7	3.3%
HR administration	34	16%
Labor law	18	8.5%
All of the above	101	47.6%
None of the above	3	1.4%
I do not know	27	12.7%

ECONOMICS, FINANCE, ENTREPRENEURIAL SKILLS AND HR TRAINING AT THE UNIVERSITIES

The results of my survey may have parallels in some extent to the rate of economic, entrepreneurial, HR and leadership skills offered beyond the professional subjects in our three well-performing higher education institutions. I reviewed the trainings offered at those faculties of the Semmelweis University, at the Budapest University of Technology and Economics and at the Szent István University, where the portfolios are not exactly of an economic and

social sciences type. My objective was to gain a general picture about the availability of the economic-financial, entrepreneurial and HR-training at the three chosen University teaching applied sciences.²³

I. Budapest University of Technology and Economics²⁴

At the Faculty of Civil Engineering in the Civil Engineer bachelor studies there is economic and business law included in the curriculum, in the three Masters studies built on it financial skills are taught, in the 16 types of specialised further training courses business and legal studies are taught in several places, and in 11 courses HR and entrepreneurial studies appear. (From HR mainly the organisation and leadership studies are taught.) At the Faculty of Mechanical Engineering in all the four main subjects there appear Management and Entrepreneurial Economics, as well as business law. In each of the six

²³ As a source I used lists of subjects available on the homepages of the institutions, model curricula, requirements by the end of the trainings, or the lists of subjects necessary for the finals, trying to choose the most up-to-date ones from the existing data sets. I made my choice from the available data of trainings started in the past 5 years, retroactively, so the data reflect a not fully synchronised state. The heterogeneous nature of the data examined derives from the fact that the universities do not disclose documents in a uniform way, so I used the ones available at that point of time, and reflected the knowledge stock taught the best possible way. I did not examine the data of corresponding courses or PhD courses. The data are available on the links named among the sources.

²⁴ I checked the references of the homepages of the faculties between April 27-30, 2016. I did not examine the Faculty of Economic Sciences because of its field of knowledge.

master's courses I found economic subjects, accountancy in a total of 2 courses, leadership competencies in four courses in the training. In the specialised further training courses the financial and economic studies also exist. At the **Faculty of Architecture** data set was not found. At the **Faculty of Chemical Engineering and Biotechnology** in all the three BSc courses there appear the management, business and business law subject, but at the MSc studies the knowledge stock sought for is characteristically not present. These studies do not appear independently in the specialised further training courses either, but I could find economics, law and management subjects where relevant to the profession. In the **Faculty of Electrical Engineering and Informatics'** BSc studies economic, financial skills are taught in all three courses, in two places entrepreneurial-economics and business law as well. In the four Masters courses I found optional or compulsorily optional economic subjects and humanities, among them management skills, modelling of business processes and in one place economic, financial and business subjects. I could not find data at the specialised further training courses. At the three BSc courses of the **Faculty of Transportation Engineering and Vehicle Engineering** management and business, as well as business law are basically included in the education, at one place expressly financial and HR training can be found. At the three masters courses economic training is found at every course, HR at two places, and expressly financial skills at one place. At the specialised further training courses I could not find a data set. Among the main courses of the **Faculty of Natural Sciences** I could find a suitable data set in one place, and there economic and entrepreneurial skills appear as well. At the Masters courses further compulsorily optional economic science and social science subjects are taught. Among the specialised further training data I could not find the teaching material sought for.

On basis of the above, I think the BME's approach to the knowledge stock sought for is positive, and a major part of them has already been integrated into the main tier.

II. SZENT ISTVÁN UNIVERSITY²⁵

In the cumulative time-table of the **Faculty of Applied Arts** I could not find the knowledge stock sought for, but from among the eight types of specialised further education courses I found in five places leadership and organisation training, that is HR teaching stock, and in one place economic studies are taught. Examining the **Faculty of Veterinary Science** it is plain to see that the material sought for is not present; the praxis management subject prepares the students for the entrepreneurial existence and the market relations. At the two BSc courses of the **Faculty of Food Science** economic and entrepreneurial studies are taught, at both MSc courses there is leadership training, at one place even financial sciences can be found. At the specialised further education courses further financial and entrepreneurial skills and knowledge can be acquired. At the **Faculty of Mechanical Engineering** in each four basic courses (there is no data about the fifth one) I could find economic and entrepreneurial training, in some places even Finances and HR are taught. At each of the four master's courses there is HR, but Finances and Economics can also be found in several places. The description of the higher education professional training also touches upon the entrepreneurial skills and competences. At the basic courses of the **Faculty of Horticultural Sciences** in each of the three degrees economics, leadership, organisation and operational organisation are compulsory subjects, and in two places the accountancy and financial management also. In the

²⁵ I examined the data available on the faculties' homepages between April 25-26, 2016. Because of its relevant field of science, I did not examine the Faculty of Economic and Social Sciences, and the Faculty of Economics, Agriculture and Health Studies.

four MA-courses the entrepreneurial, business and management subjects appear only sporadically. From among the 12 types of specialised further training courses expressly economic skills and knowledge on one place, HR on one place was found, but entrepreneurial training was found in 3-4 further training courses. At the **Faculty of Agricultural and Environmental Sciences** from among 7 basic courses in five places financial and accountancy subjects, in one place economics, in five places corporate governance (thus HR) is taught. In their master courses (9 courses) corporate, entrepreneurial skills in 4 courses, leadership and financial studies in two places are taught. Looking at their specialised further training courses (4), I found in one course entrepreneurial skills, but in most places the data is missing. At the **Faculty of Landscape Architecture** economic and entrepreneurial skills are built into the basic subject. The training of economic studies is built into the teaching stock of the of the three Masters courses. HR-knowledge is rather limited. The knowledge stock sought for cannot be found in the specialised further training either. At the **Ybl Miklós Faculty of Architecture and Civil Engineering** Economics is taught in the three basic courses, in two degrees there appear business and enterprise-management. Expressly financial training can be found in one course. In the masters courses characteristically I could not find the knowledge stock sought for, in the economic and humane subjects either. All the knowledge stock can be found in the engineering training, but in the other courses none of them is present.

Based on the above it can be established that the SZIE's approach to the knowledge stock sought for is positive, the majority of them were built in the main tier, but some HR competences should be integrated into the training with a greater emphasis.

III. SEMMELWEIS UNIVERSITY²⁶

At the **Faculty of Medicine** the financial and entrepreneurial studies can be found in the curriculum of the undivided training, in the description of the optional subject. At the basic courses (4) of the **Faculty of Health Science** characteristically there are economic and financial studies. Among the courses changing according to specialisations there can be found leadership and governance as well. In two of the three master's degrees an expressly exhaustive HR knowledge stock can be found. At the **Faculty of Dentistry** the knowledge stock sought for – and partly HR, too – can be found under the heading labour law and praxis organisation. At the **Faculty of Pharmacy** in the gradual training there cannot be found such knowledge stock either among the compulsory or the compulsorily optional subjects, which would belong to the scope of examination. HR training can only be found at one of the basic professional degrees, to be acquired in post-gradual training.

Based on the above, it can be said that HR was partly integrated into the curriculum, and even the other knowledge stocks sought for are present, but not in a prominent manner. At the medical faculties the teaching of entrepreneurial competences appears in connection with the operation of the praxis.

CONCLUSION

In my opinion, it is in the secondary schools (included here the vocational schools, too) where the financial, economic and entrepreneurial competences should be acquired on a basic level, complemented with, say, some knowledge of HR administration. This is vital

²⁶ On April 26-27, 2016 I examined the materials available on the homepages of faculties. I did not examine the Faculty of Health and Public Services, because according to its profile, its objective is just the transfer of the knowledge sought for.

for success in life and on the job-market, still it is only rarely realised. The elaboration of the frame curriculum proposal “Economic and financial education” is modern, giving general culture, and based on age peculiarities, but it is still not an independent, compulsory subject, and the teaching stock appears only sporadically in the compulsory subjects.

In the higher education institutions under examination the economic and financial studies are already present everywhere (with only a few exceptions); the entrepreneurial studies mostly appear, where the profession at issue works for the market. In the courses characteristically training for the business world, HR evidently appears, and most frequently its part about leadership skills. (In my survey the most popular HR-competence was “the leadership and organisation”.) Thus the universities prepare – if needed – for the leadership related tasks. The practice of the higher education institutions examined based on the experiences above point in the right direction.

My original hypothesis concerning the situation of education was only partly justified: among the institutional frames of public education the fundamental financial competences receive little attention, but by involving the state and market actors, through the projects prepared for school children, the youngsters will get some information about financial matters; moreover in the three higher education institutions examined, the knowledge stock sought for is taught with adequate emphasis, where mostly those competences come to the foreground, which prepare for the leadership role. Taking into consideration the experiences of another survey of 2013, according to which the financial and economic knowledge

acquired in the higher education will be most useful for the individual, we can establish that Hungary can be optimistic in the long about the financial preparedness and entrepreneurial spirit of its citizens.

The main goal would be that an ever growing part of the population should be aware of the most important financial notions and connections in their basic life situation. The economic and financial knowledge stock has the possibility of a wide range of approaches, which can be taught to school children and university students through giving information by adapting to their individual needs. The concrete aim of the economic and financial knowledge - besides the dissemination of information -, to form an adequate approach, on the market of financial services to develop a conscious buyer attitude, to identify the professionally reliable sources, and in addition to create a financial culture. The aim of the education of economic and financial knowledge is also, to develop economic competences, the key-competence “preparation for the roles of the adult existence”, to encourage the familiarisation with the public finances, the macro and micro economy, to develop arithmetic skills. The market economy is accompanied by unemployment, the avoidance of which helps develop the personality, and stimulates the development of the general learning capacity. All these knowledge, skills and competences must be built on a modern interpretation, so that the young adult can harmonise his relation to the world of work with the challenges of the everyday life. “The economic mentality”, which is conveyed by the economic and financial knowledge, is individual and collective at the same time; it gives foundation, and it can be useful in all walks of life in the long run.

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Élelmiszertudományi Kar – Faculty of Food Science

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Gépészmérnöki Kar – Faculty of Mechanical Engineering

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Kertészettudományi Kar – Faculty of Horticultural Science

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Tájépítészeti és Településtervezési Kar – Faculty of Landscape Architecture

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SOTE – Semmelweis University

Általános Orvostudományi Kar – Faculty of Medicine

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Egészségtudományi Kar – Faculty of Health Science

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Egészségügyi Közszolgálati Kar – Faculty of Health and Public Services

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MELLÉKLETEK

Thematic Units	Finance and Economic Culture	Time frame N: 4 hours E: 2 hours L: 2 hours
Preliminary knowledge	Economic geographical insights related to the operation of banks. Personal experiences related to money management.	
The educational-developmental goals of the thematic unit	Familiarization of fundamental finance and economic concepts and an understanding of the main factors of the economic process. Familiarization of management principles related to being a responsible and conscientious citizen and their acceptance.	
Insights		
<p>The state's engagement in the workings of the economy and its relationship with the various other economic players. State revenue. The state's responsibilities to stabilize, redistribute and allocate capital. The tools available to set budgetary and monetary policy. These policies' roles in bringing the goals of economic policy to fruition. The workings of the financial market, including savers and investors. The role of finance intermediaries in the economy. The role of entrepreneurs in the economy, in terms of GDP growth. The various types of entrepreneurs. Creating companies and operating them. The relationship between companies and the market. The business plan.</p>		
Key words	the state, economics, market, money.	
Concepts	Budgets, taxes, deductions, enterprise, personal income tax, VAT, benefits, social security, pension contributions, budgetary institutions, financial institutions, budget balance, deficit, finance markets, monetary policy, the central bank, the banking system, commercial banks, savings, resources, stock markets, bonds, Co., Ltd., SAR, sole proprietorship, cooperative, unlimited liability, limited liability, joint liability, insurance company, leasing company, financial intermediaries.	

Budapest University of Technology and Economics	Bachelor's	Master's	Specialized further training	HR insights in the training
Faculty of Civil Engineering	offered	offered	offered	<i>intermittently offered</i>
Faculty of Mechanical Engineering	offered	offered	offered	<i>ntermittently offered</i>
Faculty of Architecture				
Faculty of Chemical Engineering and Biotechnology	offered	typically not offered	typically not offered	<i>typically not offered</i>
Faculty of Electrical Engineering and Informatics	offered	offered	no data	<i>typically not offered</i>
Faculty of Transportation Engineering and Vehicle Engineering	offered	offered	no data	<i>intermittently offered</i>
Faculty of Natural Sciences	offered	offered	not offered	<i>not offered</i>
Faculty of Economic and Social Sciences				

Szent István University	Bachelor's	Master's	Specialized further training	HR insights in the traing
Faculty of Applied Arts	not offered	not offered	offered	<i>typically offered</i>
Faculty of Veterinary Science	not offered		applied-management	<i>not offered</i>
Faculty of Food Science	offered	offered	offered	<i>typically offered</i>
Faculty of Economic and Social Sciences				
Faculty of Economic and Social Sciences				
Faculty of Mechanical Engineering	offered	offered	-	<i>offered</i>
Faculty of Horticultural Science	offered	offered	typically not offered	<i>typically not offered</i>
Faculty of Agricultural and Environmental Sciences	offered	offered	not offered	typically not offered
Faculty of Landscape Architecture	offered	offered	not offered	<i>typically offered</i>
Ybl Miklós Faculty of Architecture and Civil Engineering	offered	offered	offered	<i>typically offered</i>

Semmelweis University	Bachelor's	Master's	Specialized further training	HR insights in the traing
Faculty of Medicine	offered		-	<i>not offered</i>
Faculty of Health Science	offered	offered	typically not offered	<i>typically offered</i>
Faculty of Health and Public Services				
Faculty of Dentistry	offered		-	<i>offered</i>
Faculty of Pharmacy	offered		offered	<i>intermittently offered</i>