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## **IMPLEMENTATION OF DISTANCE LEARNING ON THE EXAMPLE OF “BUSINESS PLANNING” BLOCK OF THE COURSE “ENTREPRENEURSHIP AND FINANCIAL LITERACY”**

Today the worldwide Internet has firmly entered our life. Most of today’s students actively use computers and the Internet in their lives and education.

During the period of rapid information growth, a specialist needs to study almost all their lives. Today the idea of the concept of “education throughout life” or Lifelong Learning leads to searching for new methods of transferring knowledge and learning technologies. The use of Internet technologies and distance learning opens up new opportunities for continuous training of specialists and their retraining, obtaining a second education, and makes the acquisition of new skills more accessible.

At the same time, the need for lifelong basic education or retraining is developing the potential for distance learning. A huge number of distance learning courses and entire distance learning universities have appeared in the world.

Distance learning can be viewed as a new stage in the development of both correspondence and full-time education, which provides the use of information technologies based on the use of personal computers, video and audio equipment, space and fiber-optic technology. The

main differences between distance learning and extramural education include [1]:

- constant contact with a teacher (tutor), the ability to promptly discuss emerging issues, as a rule, using telecommunications;
- the possibility of organizing discussions, joint work on projects and other types of group work during the course and at any time (in this case, the group can either consist of listeners living compactly in one locality or be distributed);
- transfer of theoretical materials to students in the form of printed or electronic teaching materials.

In turn, the main differences between distance learning and full-time education include:

- learning at the place of living or work, therefore, the distributed nature of the educational process;
- a flexible schedule of the educational process, which can be either completely free in open education, or be tied to a limited number of checkpoints (passing exams, online sessions with a teacher), or to group lessons, as well as laboratory work on equipment (possibly remote);
- contacts with a teacher (tutor), mainly through telecommunications.

It is important to note that distance learning is fundamentally different from traditional education in that it creates a new educational information environment, into which a student comes who knows exactly what knowledge, skills and abilities they need. It can also be considered that a distinctive feature of distance learning is the provision of trainees with the opportunity to receive the required knowledge themselves, using developed information resources.

Among the differences between distance learning and traditional education, there are a number of typical psychological and pedagogical problems that have to be solved by the teacher and students of distance courses [1]:

- difficulties with establishing interpersonal contacts between participants in the learning process;
- problems of formation of effectively working small study groups for cooperation training;
- determination of individual characteristics of the information perception among students and learning styles for a more effective organization of the educational process;
- updating and maintaining motivation for learning;
- matching the teacher's behavior to the methodology and pedagogical technology chosen for distance learning.

The following can be considered as pros and cons of distance learning.

The advantages of distance learning include [2]:

1. Technology — training using modern software and hardware makes e-learning more effective. New technologies make it possible to make visual information vivid and dynamic and to build the education process itself taking into account the active interaction of the student with the training system.
2. Accessibility and openness of learning — opportunity to learn remotely from the place of learning without leaving your home or office. This allows a modern specialist to study for almost a lifetime, without special business trips or holidays, combining with his or her main activity. At the same time, the emphasis is on training in the evenings and on weekends.
3. As a rule, distant learning is cheaper than traditional training, primarily due to reduced costs of moving, living in another city, reduced costs of organizing the courses themselves (no need to pay for classrooms, fewer staff, teacher costs can be reduced, etc.).
4. Freedom and flexibility, access to good quality education — new opportunities for choosing a course are emerging. Consequently, it is possible to choose several courses from different universities, from different countries. It is possible to study in different places and on different platforms at the same time, comparing courses with each

other. Studying anywhere at any time allows students not only to stay in their usual environment and keep up with the rhythm of life, but also to develop an individual study schedule. Distance education also provides the opportunity to combine learning with core activities.

5. Individuality of distant learning systems. Distant learning is more individual: the learner determines the pace of learning himself, can return several times to individual stages, can skip individual stages, etc. This learning system forces the learner to engage in self-study and to acquire self-study skills.
6. Documentation of the learning process — the learner can leave the course for themselves, email with the tutor, and can contact them later if necessary.
7. The use of modern Internet technologies and distance learning also makes it easy to form various virtual professional communities.

The disadvantages of distance learning include [2]:

1. Need for a personal computer or other device as well as Internet access. Necessity of permanent access to information sources.
2. High requirements for setting a training task, administration of the process, difficulty in motivating trainees.
3. One of the key problems of Internet training remains the problem of user authentication when checking knowledge. This problem is partly solved by installing video cameras on the training side and the corresponding software training side.
4. As a rule, trainees feel the lack of practical training. There is a lack of constant control over trainees, which is often a powerful incentive.
5. Insufficient computer literacy of trainees and trainees, lack of experience in distance learning, many teachers and students are not yet ready for this method of teaching, giving preference to classical education.
6. Training programmes and courses may not be well developed due to the fact that there are not many qualified professionals who are able

to create such training manuals today. There are not enough methodological materials for preparing and conducting distance learning. Creation of high-quality multimedia courses requires a team including a specialist in the subject area, an artist, a programmer, etc.

7. Insufficient interactivity of modern distance learning courses. Currently, lectures in the form of text materials and simple graphic objects (drawings, photos), knowledge control units in the form of test assignments form the substantive basis of the courses.
8. Low percentage of course completion due to insufficient experience in using distance learning systems and difficulty in motivating participants.

Distant education makes it possible to implement two basic principles of modern education — “education for all” and “education through life”.

The features of distance learning can be considered on the example of the “Business Planning” part of the course “Entrepreneurship and financial literacy”.

The course “Entrepreneurship and financial literacy” was developed by a consortium of Belarusian universities as part of the international project “Enhancement of Lifelong Learning in Belarus” (BELL) (586278-EPP-1-2017-1-LV-EPPKA2-CBHE-JP) of the Erasmus+ programme financed by the European Union. The course was placed on the Moodle distance learning platform.

The author of the article is a developer of the “Business Planning” part of the “Business Planning and Risk Management” section of the “Entrepreneurship and financial literacy” course. This part consists of 10 topics, a glossary, a list of literature, additional forms to fill in and a practical assignment. Part of the material in the block is used for the final test throughout the section.

Using Moodle has made it possible to streamline training and guide trainees in sequence from section to section, from unit to unit, from topic to topic. Moreover, it was not possible to proceed to the new sec-

tion without successfully completing all the tasks and the final test for the previous section.

Theoretical material is mixed with practical tasks, thanks to which it can be consolidated and learned to apply. Only one practical task is presented in the Business Planning block, which brings together all the theoretical information presented in this block. The topics in the block reveal the main sections of the business plan, ending with practical tasks for students to write their own business plan.

It is not rational for a teacher to check certain sections of the business plan in the form of practical tasks, as it is not possible to assess their correctness without reviewing the business plan as a whole.

At the same time, checking all individual business plans takes a long time for a teacher and may reduce the quality of the check.

According to the feedback from the students, the whole course and the block under consideration have turned out to be optimal in terms of the volume of theoretical and practical materials. However, further development of the course will be aimed at changing the volume and content of the blocks in order to facilitate understanding of the material and greater involvement of participants in the training process.

Further development of the course and the “Business Planning” section is linked to the following factors:

- multimedia — addition of video and audio materials, animations, graphics;
- interactivity — addition of tasks for practicing the skills of writing business plan sections;
- interaction with students — online communication sessions with students to explain theoretical material, conduct a workshop, answer questions, etc.;
- creation of tasks with automatic check-ups to save time for listeners and teachers;
- creation of a platform in Moodle for listeners to communicate with each other.

Further development of distant learning systems involves ensuring maximum interactivity. It is necessary to use a combination of different types of electronic communication, which makes it possible to compensate for the lack of personal contact through virtual communication.

Thus, the valuable practice of implementing distant learning on the basics of entrepreneurship and financial literacy course as part of the Erasmus+ international project made it possible to gain experience in running such courses and to identify areas for improvement.

## LIST OF REFERENCES

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