

**THE DEVELOPMENT  
OF ENTREPRENEURIAL COMPETENCE OF STUDENTS:  
THE CREATIVE APPROACH OF AMERICAN TEACHERS**

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**РОЗВИТОК ПІДПРИЄМНИЦЬКОЇ КОМПЕТЕНТНОСТІ УЧНІВ:  
ТВОРЧИЙ ПІДХІД АМЕРИКАНСЬКИХ ПЕДАГОГІВ**

*Розвиток підприємницької компетентності – нове педагогічне явище сучасної середньої освіти. Підприємництво є ключовим рушієм економіки, а успішне процвітання країни та значна кількість нових робочих місць створюється малими й великими підприємствами, започаткованими підприємцями. Люди, що займаються підприємницькою діяльністю, стверджують, що вони*

мають більше можливостей для здійснення творчих проєктів, вищу самооцінку та почуття контролю над власним життям. Як наслідок, значна кількість досвідчених бізнесменів, політичних лідерів, економістів та освітян вважають, що розвиток підприємницької компетентності максимізує індивідуальний, колективний, економічний та соціальний успіх у місцевому, національному і глобальному рівнях. Тому молодь, яка увійде у доросле життя, під час навчання у середній школі має отримати необхідні знання про умови та способи підприємницької діяльності, планування і організацію трудового процесу, правомірної поведінки у бізнес-середовищі, об'єктивно оцінювати власний потенціал та усвідомити свою необхідність для розвитку суспільства. Очевидно, що формування підприємницької компетентності учнівської молоді на початку третього тисячоліття стало необхідною складовою закладів середньої освіти закордоном, зокрема в Сполучених Штатах Америки, лідера щодо започаткування підприємств.

У статті на основі аналізу наукових джерел з'ясовано сутність та структуру підприємницької компетентності особистості, що пропонується американськими педагогами, та містить такі якості: новаторство, цілеспрямованість, самостійність, ініціативність, готовність до ризику, відповідальність, компетентність, силу волі, «самоефективність», високий рівень мотивації, зростання почуття «локус контролю». Розкрито зміст підприємницької освіти у середніх навчальних закладах США, що передбачає достатню кількість розроблених стандартів (зокрема, «Національні стандарти бізнес-освіти» та «Національні стандарти фінансової грамотності» для середніх шкіл США), навчальних програм (з історії та суспільствознавства, що містить економічну змістову лінію), курсів («Підприємницька діяльність»), підручників («Підприємець: дитячі книги про дітей-підприємців»), які висвітлюють змістову складову досліджуваного феномену. Наголошується, що у процесі розробки чи вдосконалення наявних навчальних програм для закладів середньої освіти США із розвитку підприємницької компетентності учнів зазначені стандарти безсумнівно адаптують до суспільних потреб і особливостей політики кожного штату.

Розглянуто діяльність американських педагогів у формуванні підприємницької компетентності учнів середніх шкіл США, що передбачає різноманітність форм і методів як традиційних, так і інтерактивних (проведення лекцій та семінарів; розробку і виконання творчих проєктів; організацію практики на виробничих і сільськогосподарських підприємствах, використання на уроках методів аналізу якостей і навичок підприємця, кейс-стаді, ділової гри, тренінгу, майстер-класу; створення міні-підприємств, міні-банків та ін.).

**Ключові слова:** компетентність; підприємницька компетентність; учні середньої школи; педагоги; США.

## THE DEVELOPMENT OF ENTREPRENEURIAL COMPETENCE OF STUDENTS: THE CREATIVE APPROACH OF AMERICAN TEACHERS

*The development of entrepreneurial competence is a new pedagogical phenomenon of modern secondary education. Entrepreneurship is the key driver of the*

economy; and the successful prosperity of the country and a significant number of new jobs are created by small and large enterprises founded by entrepreneurs. People involved in entrepreneurial activities claim that they have more opportunities for creative projects, high self-esteem and a sense of control over their own lives. As a result, a significant number of experienced businessmen, political leaders, economists, and educators believe that the development of entrepreneurial competence maximizes individual, collective, economic, and social success at local, national, and global levels. Therefore, young people who will take a step into adulthood, while studying in high school, should receive the necessary knowledge about the conditions and methods of entrepreneurship, planning and organization of the labour process, lawful behaviour in the business environment, objectively assess their potential and realize their need for the development of society. It is obvious that the formation of entrepreneurial competence of students at the beginning of the third millennium has become a necessary component of secondary education institutions abroad, in particular in the United States, which is a leader in the launching of enterprises.

The article based on the analysis of scientific sources clarifies the essence and structure of the entrepreneurial competence of the individual, which is offered by American educators, and contains the following qualities: innovation, dedication, autonomy, initiative, willingness to take risks, responsibility, competence, willpower, «self-efficacy», high level motivation, and the growing sense of «locus of control».

The essence of entrepreneurial education in secondary schools in the United States is disclosed, which implies a sufficient number of developed standards (in particular, «National Standards for Business Education» and «National Financial Literacy Standards» for secondary schools in the United States), curricula (in history and social science including economic information), courses («Entrepreneurial activity»), textbooks («Entrepreneur: children's books about children-entrepreneurs»), which highlight the content component of the investigated phenomenon. It is noted that in the process of developing or improving existing curricula for secondary schools in the United States for the development of entrepreneurial competence of students, these standards will undoubtedly adapt to the public needs and peculiarities of the policies of each state.

The activities of American teachers in the formation of entrepreneurial competence of students in US secondary schools are considered, which implies a variety of forms and methods, both traditional and interactive (lectures and seminars; the development and implementation of creative projects, the organization of practice in industrial and agricultural enterprises, the use of methods of analysis qualities and skills of an entrepreneur, case study, business, training, master class, launching of mini-enterprises, mini-banks, etc.).

**Key words:** competence; entrepreneurial competence; secondary school students; teachers; the USA.

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### **Introduction**

Highly qualified specialists involved in different spheres of the economy, initiative, goal-oriented, able to navigate in a world that is constantly changing, able to independently solve various problems of the economic sphere of civil society are necessary for the successful development of the economy of any state. This requires from a person not only a readiness to adhere to work ethic in adult professional life (work culture, sociability, compulsion, personal responsibility), but also the necessary level of economic knowledge. Based on this, the development of entrepreneurial competence of young students at the beginning of the third millennium has become a necessary component of secondary education institutions abroad. Increasingly, in developed countries, in particular in the United States, teachers and entrepreneurs argue that the potential opportunities of school education have not been fully utilized yet. Most entrepreneurs require hired workers to have system and analytical thinking, communication skills, initiative, decision-making skills, and responsibility for their actions, which are necessary in the current environment. Undoubtedly, a rational solution to this problem depends on the successful results in shaping the personality of the future employee at all levels of secondary school education.

Moreover, on December 18, 2006, as a result of many years of discussion by representatives of educational institutions of the European Union states, an important document was adopted – Recommendations of the European Parliament and the Council of Europe «Key Competencies for Lifetime Education (European Guidelines)». The European Parliament has identified eight key competencies, among which is also the entrepreneurial competence («Definition and Selection», 2019). Therefore, the formation of entrepreneurial competence of a school graduate acquires strategic importance, taking into account the concept of «New Ukrainian School» for the period by 2029 («Nova ukrainska shkola», 2019) and the Law of Ukraine «On Education» («Zakon Ukrainy», 2019).

**The analysis of recent studies.** The study of the development of entrepreneurial competence of students in secondary schools in the United States leads not only to scientific interest, but at the same time is of little-studied in Ukraine. Theoretical approaches to the formation of entrepreneurial competence of young people in the United States have been studied by a number of researchers. In particular, in his work «Entrepreneurship: The Way Ahead» (Welsch, 2004) offers insights and perspectives for the development of entrepreneurship and best leaders in this field; scientists John Dearie and Courtney Geduldig (2013) describe how American society can resume employment creation through entrepreneurship.

American researcher Paul D. Reynolds (2007) identifies entrepreneurship as one of the brightest and most important links in the economy and provides a systematic overview of the main patterns in the process of creating a company; Do-

nald Lambro (1986) considers the economic growth program and economic policy of the then US President Ronald Reagan, because they affect the status of the United States as a country of economic opportunities; scientists Lynne Doti and Larry Schweikart (2010) illustrate the history of creating a business in the United States by enterprising men and women who first started entrepreneurship in this country, etc. It is also noteworthy that the researcher J. Clow (1993) presented materials for the course «Economics and Entrepreneurship», which combines the study of basic economic concepts with an understanding of the foundations of entrepreneurship; he and co-authored with A. Stafford and A. Stewart (Stafford, Allen, & Clow, 2005) further proposed a teacher's manual «Entrepreneurship in the US economy», developed for training students in economic courses, which helps develop the attitudes and skills of successful entrepreneurs, expanding the understanding of how a business functions; further he co-authored with Alan D. Stafford and Stuart D. Allen (2005) offered a teacher's manual «Entrepreneurship in the US economy», developed for training students in economic courses, which helps to develop the attitudes and skills of successful entrepreneurs, expanding the understanding of how the business functions; «Classes for Entrepreneurship: An Interdisciplinary Approach (Elgar's Guidelines for Teaching)» were developed by American Professor James D. Hart, (2018), which claims that entrepreneurship is a creative practice and a traditional approach to learning this complicated subject is not always sufficient, as students benefit more from practical experience, etc.

Among Ukrainian researchers, modern approaches to the formation of entrepreneurial competence of students are studied by a researcher S. Pryshchepa (2019); L. Honcharenko and S. Filonchuk (2013) investigate the formation of entrepreneurial competence of young students as part of the project «School Academy of Entrepreneurship»; methodological recommendations on the development of entrepreneurial competence of students are developed by N. Nazarenko (2014) in the work «Formation of entrepreneurial competence of students of general educational institutions in accordance with the requirements of the new state standards», and A. Gelbak (Helbak, 2017) in the work «Forming student's entrepreneurial skills as a key competence for life» and others, where issues of competence and activity approaches to the educational process as a pedagogical phenomenon defined by state educational standards and European reference points are considered, and ways of developing entrepreneurial competence for students along the school levels are proposed. However, a detailed review of the creative approach of American teachers in the development of entrepreneurial competence of secondary school students has not become the subject of special study yet.

**The purpose of the article is** to analyze the creative approach of American teachers in developing entrepreneurial competence of secondary school students.

**Targets:**

– based on the analysis of scientific sources, find out the essence and structure of the entrepreneurial competence of the individual;

– to reveal the content of entrepreneurial education in secondary schools in the United States;

– to consider the activities of American educators in the implementation of the formation of entrepreneurial competence of students in US secondary schools.

### **The essence and structure of entrepreneurial competence of the individual**

In the pedagogical literature of the United States, scientist David Shepherd defines competence as a «cluster (set) of related knowledge, traits, attitudes, and skills that affect the main part of the work; they can be improved with the help of training and development and he suggests attributing competence to the working sphere, such as the ability and willingness to act and fulfil tasks» (Shepherd, 2004, pp. 274–287). In turn, entrepreneurship is most often interpreted as the quality of personal opportunities and ideas, which makes them valuable for others and applies to all spheres of life. In a broad sense, the concept of «entrepreneurial competence» is associated with the schoolchildren’s mastery of versatile knowledge on the foundation and expansion of an enterprise, providing employment opportunities and opportunities for self-realization mastering the skills and experience of business development. It manifests itself in the ability of an individual to turn ideas into action, contains a creative, innovative character, the ability to take risks and acquire the ability to plan and manage projects to achieve a specific goal. It also provides citizens with the opportunity to actively contribute to society, take care of their own development, enter the labour market as an employee or self-employed person, start their own business or take a company which may have social, cultural or commercial areas to a higher level (Bacigalupo, Kampylis, Punie et al., 2016, pp. 20–21).

The most frequently mentioned components of enterprise in the studies of foreign experts are the following:

– Innovation as the ability of the individual to find new solutions and ideas, options for effectively implementing the invention, intellectual discoveries (Brockhous & Horowitz, 1986, pp. 48–52);

– purposefulness is manifested in consistency, determination, perseverance in achieving the goal, compliance with the chosen path with the decisions made (Cagiano, Akanazu, Furfari, & Hageman, 2016, pp. 57–81);

– independence is interpreted as the ability to determine and formulate the problem, set a goal and find ways to achieve it without any control and assistance. (Gibb, 2005, pp. 46–66);

– initiative is an active life position of a person, expressed in his ideological insight, consistency in upholding his views, unity of word and deed (Littunen, 2000, pp. 295–309);

– willingness to take risk means applying an unusual method in the absence of full confidence in a positive result, when ordinary measures are ineffective (DeJaeghere, 2013, pp. 503–519);

– responsibility provides for a person’s conscious observance of moral principles and legal norms expressing a social need (Peterman & Kennedy, 2003, pp. 129–144);

– competence is a quality of personality, manifested in the general ability to work, it is based on the knowledge and experience gained in the process of training and socialization while ensuring independent and successful participation in business activities (Man, 2006, pp. 318–322);

– willpower means the ability to overcome external and internal difficulties in the implementation of plans and execution of decisions, which, in turn, ensures the achievement of entrepreneurial goals (Shane, 2003);

– «Self-efficacy» – means that person's achievements depend largely on how confident he is in his abilities and in the success of his actions (Bandura, 2001, pp. 187–189);

– high level of motivation is directly related to enterprise, and demonstrates that an enterprising person is characterized by a high level of self-regulation, self-setting goals, decision making and monitoring the implementation of the decision, and contributes to the development of dedication and determination in actions, energy, confidence, ability to overcome difficulties (McClelland, 1965, pp. 389–392);

– growing sense of «locus of control» – suggests that a high level of motivation is directly related to the notion of «locus of control» because a person perceives his or her control over events in different ways, therefore he or she interprets their significance and their role in decision-making and project implementation in different ways (Rotter, 2017).

At the same time, the search for new approaches to the definition of enterprise led a number of researchers to the conclusion that there is not one mandatory set of qualities that could characterize enterprise. Of course, some of the above features are inherent in many entrepreneurs, such as the need for achievements, but they may differ significantly in other characteristics. Researchers N. Carter, W. Gartner and P. Reynolds emphasize that most people have the characteristic traits of entrepreneurs, but do not do business, and vice versa, sometimes people with a minimum set of qualities that have been identified by entrepreneurs as entrepreneurial achieve success (Carter, Gartner, & Reynolds, 1996, pp. 151–166).

### **The content of entrepreneurial education in secondary schools in the United States**

The study of the content of entrepreneurial education in secondary schools in the United States, which is a determining factor in the development of entrepreneurial competence among students, suggests that a sufficient number of standards, programs, courses covering the substantive component of the phenomenon under study have been developed in this country. Obviously, the content of school-based entrepreneurial education is a priority for the American pedagogical community, since in 2013 the National Business Education Association (NBEA, founded in 1914 (the original name is the United Council for Economic Education)), which is the leading organization in addressing teacher training, teaching materials and reforms of the content of economic education, published «National Standards for Business Education» 4th edition, (first published in 1995 at the request of educators scope of business).

This document presents updated standards for business education, including a list of subject areas, together with «Entrepreneurship».

They are 9 in total:

*Standard 1.* Entrepreneurs and their capabilities – includes the ability to analyze their own personal characteristics and determine their role for entrepreneurial activity.

*Standard 2.* Entrepreneurial activities – includes familiarity with the main areas of entrepreneurship, which open up new opportunities for your own business.

*Standard 3.* Economy – willingness to use economic concepts when creating your own business.

*Standard 4.* Marketing – the ability to carry out marketing activities with the introduction of a product or service to the market.

*Standard 5.* Finance – the ability to apply financial concepts and tools necessary for the entrepreneur in making business decisions.

*Standard 6.* Accounting – the ability to establish, maintain and analyze the documentation necessary for business activities.

*Standard 7.* Management – the ability to develop an enterprise management plan.

*Standard 8.* Legislation – the ability to analyze the forms of business ownership, government regulations, legal norms and their impact on business activities;

*Standard 9.* Business plan – includes the ability to develop a business plan based on a specific business idea (National Business Education Association, 2013, pp. 65–76).

It is worth highlighting the «National Financial Literacy Standards», adopted in the same 2013 as the «National standards of business education», which were developed by the Council for Economic Education (CEE), the leading organization in the United States that specializes in students' economic and financial education, starting from kindergarten throughout the high school. After all, «financial literacy of an entrepreneur» is a body of knowledge that allows him to make the right, balanced decisions on managing his finances in order to achieve his plans and goals. These standards include an understanding of the accounting for income and expenses, business planning, orientation in the main credit instruments for own business, understanding of tax legislation, management of funds flow. All this is necessary for the entrepreneur to make competent management decisions, allowing minimizing costs and increasing the profit of the business being created. The main provisions of these standards for the maintenance of business education are revealed thanks to the following components: income generation, purchase of goods and services, savings, use of credit, financial investments, protection and insurance (Council for Economic Education, 2013).

However, despite the fact that the country's education is supported by federal agencies, the system of education in the United States remains predominantly decentralized, namely, each state has its own specific educational legislation, which solves problems concerning standards, curricula, evaluation criteria, choice of edu-

educational material etc. Undoubtedly, now in the United States there are no uniform and binding standards for entrepreneurial education in secondary education institutions, since the development and implementation of such that would determine a sufficient level of students' knowledge remains a pressing problem for the country, while taking into account the particular educational policies of each state and using proposed standards as recommended educational documents.

In Massachusetts, for example, there was created Massachusetts History and Social Science Curriculum Framework, based on the «National Standards of Financial Literacy» and «National Standards of Business Education», which in addition to basic knowledge of history, geography, social science and management contains an economic content line for all stages of learning (Massachusetts Department of Education, 2003, pp. 1–84). In the state of New York, a social science program for children from kindergarten to grade 8 (K-8 Social Studies Framework), also developed according to national standards, has been issued and recommended by the Department of Education of the University of the State of New York (USNY). This program contains basic knowledge in social subjects related to entrepreneurship (The State Education Department & The University of the State of New York, 2013, p. 107). The South Dakota Department of Education has also developed standards for the social sciences (The South Dakota Social Studies Standards), based on national documents, for all stages of education in order to provide high school graduates with the knowledge and skills necessary to maintain productive, successful life after graduation. Entrepreneurial competence found in standards is one of the main components of the document, which is formed according to the principles of systematic and consistent learning (South Dakota Department of Education and Cultural Affairs, 2006).

The Georgia Department of Education has developed its own *Entrepreneurial Ventures* course, without basing on national standards, which is a part of the *Small Business Development Career Pathway* program and is available only to high school students. This course focuses on the management skills needed to run a business successfully. Students learn management strategies for developing and implementing business plans; the structure of the organization and its financing; management of information, operations, marketing and human resources, including international business principles. An integral component of the training course is actually an enterprise, in schools or at the community level, which attracts students to start and run a business and encourages them to start their own business. They achieve successful mastering of the course through training on the basis of project activities and the development of leadership qualities of future US entrepreneurs, which undoubtedly contributes to preparing students for competitive advantage in the global labour market (Small Business Development course, 2019).

In high schools in the state of Alabama, there are used National Standards for Financial Literacy, in accordance with which a course in Social Studies related to entrepreneurship has been developed for students in grades 4–8. Noteworthy is the introduction of the «Entrepreneur Kid: Children's Books about Child Entrepreneurs

(Stories of real kids with real businesses, 2019)» series into the American school process, which revealed the stories of young entrepreneurs, who has begun and continue developing the real business. The Oklahoma State Department of Education (OSDE) has created Academic Standards for the Social Studies K-12) based on National Standards of Financial Literacy. Students master the basics of entrepreneurial skills only in high school. In addition to entrepreneurial training, young people are taught to apply economic justification skills; they study the American free market system, the role of the United States government and the Federal Reserve System (Oklahoma State Department of Education, 2013, pp. 37–40).

### **The activities of American educators in the implementation of the formation of entrepreneurial competence of students in US secondary schools**

In the process of reviewing the activities of American teachers to implement the development of entrepreneurial competence of the younger generation in the United States, it can be stated that with each form of organization of training and education of students they use a certain set of methods:

- a) lectures and seminars on the study of the laws of a market economy, consumer and financial culture, the fundamentals of business and entrepreneurship;
- b) development and implementation of creative projects in the classroom, offering solutions to various economically or socially important tasks;
- c) gaining work experience through the organization of practice in industrial and agricultural enterprises, horticultural institutions and firms engaged in greening the city; practice in shopping centres or various fairs, as well as on the basis of commercial structures of schools, for example, such as a school store or a cafe-bar.

We focus our attention on non-traditional, because we believe that they most fully reveal the creative approach of American teachers to the formation of entrepreneurial competence of secondary school students.

For example, a teacher organizes an analysis by students of the qualities and skills necessary for an entrepreneur on the basis of the studied articles from newspapers and videos about entrepreneurs, the list received by the participants is commented and supplemented by the teacher. Schoolchildren's search for business-related competencies based on real-world examples is provided by knowledge obtained independently. These are not just theoretical foundations proposed by the teacher, they are the students' own conclusions about the work of real people. After all, young people process information in Internet resources, for example, about the level of income of various specialists, the cost of renting premises, prices for office and other equipment. Such a task is feasible for schoolchildren, since the information is publicly available, and they must be resourceful and persistent in order to find the data of interest. As a rule, this work allows for a more complete presentation of the financial side of entrepreneurial activity. The proposed activity can be presented as a search for new and deepening of already existing knowledge with a gradual process of learning the basics of business (Cope, 2000).

It is also worth noting that American teachers introduce interactive methods, which being applied at school, allow them to form and develop entrepreneurial com-

petence, and help students create an atmosphere of trust and respect for each other, develop critical thinking skills and solve problem situations and organize comfortable learning conditions using gaming technology. A characteristic feature of the American school is the use of a problem-based approach, involving consideration of cases and the solution of the diverse tasks contained in them. So, case study is a method of learning based on the analysis of practical situations, contributes to the formation of such key competences among schoolchildren in the learning process as communication skills, leadership, decision-making on business development and the like. Considerable attention is paid to the use of cases based on real examples of the activities of various entrepreneurs. For example, to attract customers' attention to the products manufactured by students, they are offered to see a list of cases of already completed projects. Students work both individually and in a team, mastering techniques of discussion and debate. Teens discuss life plans and calculate their monthly budget, taking into account the costs that they will have to spend when they enter independent life (Bevill, 2009, p. 36).

*The business game* is the way that removes the contradictions between the abstract nature of the academic subject and the real nature of entrepreneurial activity. During the business game, students better understand the environment of market relations, are engaged in a simplified reproduction of the real production situation, they carry out successive actions that are necessary to achieve success in business, on the basis of which the corresponding entrepreneurial competencies provided by the course program are formed. The game «I am an entrepreneur», which is a test for the ability to communicate, formulate goals, show initiative and perseverance, creates situations for the development of entrepreneurial competencies (design, communication, entrepreneurial thinking, the ability to predict the results of decisions taken).

The use of *the gaming method* allows for a short time to repeat the concepts that are known to schoolchildren, and to supplement the existing images of the country's economy with new information. For example, in the course of the game, one can become acquainted in a concentrated form with the concepts of economic activity necessary for further discussion of entrepreneurship. Schoolchildren are divided into small groups, they are asked to make an assumption about the meaning of the basic terms, and then combine them with the definitions. The teacher assigns the participants to build these definitions so that they reflect the sequence of the entrepreneur's work with the development and promotion of a new product or service. Each team chooses its own scheme of the image, and then they draw it and present it to the audience. Finally, the schemes are compared and their optimal sequence is determined. This allows schoolchildren to master the basic laws of market functioning, which forms the basis for understanding business activities (Railsback & Hite, 2008, pp. 150–163; Soloman, 2007, pp. 15–23).

It should be emphasized that when students have accumulated a certain amount of business knowledge, master classes are held for them, as a rule, during the whole day at school or in business camps. As part of these activities, students have the opportunity to learn the basic methods of business planning, to get acquainted with

the technologies of creating and running a business. The teacher creates a communication environment in the form of *training*, where schoolchildren have the opportunity to master the submitted materials. Such a system is intended for students to acquire practical skills in the field of entrepreneurship during the course. This is achieved by repeatedly performing practical tasks. A distinctive feature is that students are given tasks to achieve a result, and they can solve them in any way they know. Only the result is subject to verification. To implement this principle, a number of specific types of tasks have been developed that bring students as close as possible to practical situations.

Training (for example, group discussions, teaching behavior in a conflict situation with a client, etc.) has spread significantly, during which students learn the basic principles of effective communication, acquire communication skills, and learn how to negotiate. They develop certain qualities and skills to effectively manage their company. During the training, students may ask themselves a question: do they have entrepreneurial abilities and can they be entrepreneurs? (Neck, Greene, & Brush, 2014). It is also necessary to single out *a project method or project activity* (including the development and implementation of projects commissioned by small and large companies, banks), the main essence of which is to stimulate students' interest in solving certain problems on the basis of acquired theoretical knowledge or practical experience, which ends with a quite real, tangible practical result and allows students to go on real competitive business projects (Isaieva, 2003, pp. 207–211).

The standard stages of work on a project by Keith Watson (1994, pp. 85–97) are as follows:

1. Market research to obtain information on the following areas: search for the need for a new product that exists in a particular market; identification of product characteristics that meet identified needs.

2. Defining the purpose and objectives of the enterprise.

3. Development of the concept of a product or service. Consumer properties of the product are determined, then the most significant for consumers are selected from the list of attractive characteristics, functional characteristics and product design is determined.

4. The implementation of a marketing plan that provides for the definition of a sales offer.

5. Analysis of the selected industry contains a study of factors related to the selected type of commercial activity: production technology; the cost of buying or renting equipment; the cost of renting industrial and commercial premises, consumables (raw materials) for the production of the product, current expenses for maintaining the premises, renting and operating equipment, advertising materials (their production and placement).

6. Determining the pricing policy of the company: the cost of the product (all costs of production and its implementation for one cycle of full payback); the size of the trade margin, which corresponds to the level of margins of such goods, taking

into account the purchasing power of the target market; price for the product launch period (preferential price), standard price.

7. The development of a project financing plan relates to the financial aspects of the operation of the enterprise and includes: the cost of starting a business; calculation of potential profit in the short and long term; sources of financing the work of the company (obtaining loans, issuing shares, etc.).

8. Using an innovative approach reflects the ability of students to see the big picture, to understand the laws of the market and the role of the firm in the market.

9. Drawing up a business plan contains a business case for the project; the main parameters of the organization; assessment of the profitability of the product; key performance indicators of the company.

10. Presentation of a business plan to potential shareholders, investors or lenders.

11. Doing business involves regular evaluation of the effectiveness and adjustment of work on the basis of the evaluation.

12. Liquidation of a mini-enterprise or a virtual company within a fixed period, summing up the results of work, such as making a profit or loss, analysing the activity and its results.

13. Presentation of the results of the work of the school enterprise to shareholders, a council of entrepreneurs at various local and regional competitions.

In some cases, the project provides for the actual production of goods or services, or the opening of a virtual company on special training sites. Respectively, the results of activities are conditional virtual. In this case, virtual enterprises are more likely to perform the function of developing skills and technologies for opening and managing a company. Of course, all the above stages of developing the concept of a product and the creation of a company require special knowledge related to entrepreneurial competence. Therefore, before the schoolchildren create a mini-company or a virtual company, there are lectures, seminars, master classes and trainings related to the above-mentioned business activities, and in which the practice-oriented approach to learning prevails.

### **Conclusions**

Summarizing the above, we note that an entrepreneurial individual is a self-confident person with a high degree of motivation aimed at self-development and self-realization. In addition, it is characterized by an established entrepreneurial worldview, which is based on a certain understanding of values, such as economic freedom, ownership of private property, success and professionalism, which create a general background that influences entrepreneurial decision-making, self-improvement work, and behaviour strategy. Based on the above ways of implementing the content of entrepreneurial education used in American schools, we can conclude that they are aimed primarily at mastering students of modern skills, knowledge and attitudes of the economic direction that will ensure successful employment and self-employment. An important condition for this is the creative search by US educators in the improvement of those already recognized in practice, as well as the introduction of innovative methods, forms of training and education of schoolchildren.

Thus, the development of entrepreneurial competence of students creates a substantive basis for the actualization and consolidation of acquired knowledge and general labour skills, contributes to the awareness of the national significance of their work, forms an economic culture, and fosters a collective personality, a sense of responsibility for others. All this subsequently helps the student to find his place in a competitive labour market. We see possible ways of creatively using the experience of American teachers in shaping the entrepreneurial competence of students in Ukraine in using the presented materials in secondary schools, in particular, in economics lessons or business fundamentals and in other school subjects. **Prospects for further research** require the study of methods of diagnosing the entrepreneurial spirit of students in Ukraine and the United States, the development of entrepreneurial competence of American students in non-formal education.

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