



A Booklet about (F)inancial (LIT)eracy

2022-1-PT01-KA210-ADU-000081126



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Information about Erasmus+



Erasmus+ is the EU's programme that aims to support, through lifelong learning, the educational, vocational, and personal development of individuals in the education, training, youth, and sports sectors of Europe and beyond, during the 2021-2027 period. Subsequently contributing to sustainable growth, quality jobs, and social cohesion, as well as boosting innovation, strengthening European identity, and active citizenship.

The objectives that were outlined were the following:

- To promote individual and group learning mobility as well as cooperation, quality, inclusion and equity, excellence, creativity, and innovation of education and training organizations and policies.
- To promote non-formal and informal learning mobility and active participation among young people, as well as cooperation, quality, inclusion, creativity, and innovation in youth organizations and policies.
- Promote learning mobility of sports staff, cooperation, quality, inclusiveness, creativity, and innovation in sports organizations and sports policies.

Important Features of the Erasmus+ programme

- ↳ Recognition and validation of skills and qualifications.
- ↳ International dimension.
- ↳ Dissemination and exploitation of project.
- ↳ Equity and inclusion.
- ↳ Multilingualism.
- ↳ Open access to Erasmus+ educational materials.
- ↳ Research, and data.
- ↳ Protection and safety of participants.

Erasmus+ is structured into 4 sections: Key Action 1 (KA1), Key Action 2 (KA2), Key Action 3 (KA3), and Jean Monnet Actions. Key Action 2 - Learning Mobility of Individuals includes the following actions:

- Partnerships for Cooperation, comprising:
 - Cooperation Partnerships;
 - Small-scale Partnerships.
- Partnerships for Excellence, including:
 - Centres of Vocational Excellence;
 - Erasmus Mundus Action.
- Partnerships for Innovation:
 - Alliances for Innovation
 - Forward-looking projects.



- Capacity Building in the field of higher education, vocational education and training, youth and sport.
- Not-for-profit European sport events.

Strategic Partnerships are designed to develop targeted initiatives in one or more fields of education and training. They involve at least three organizations from three Programme Countries. They enable participating organizations to gain experience in international cooperation, strengthen their capacities, and produce innovative and high-quality tangible results with impact at individual and institutional levels.

FLIT is considered a Small-scale Partnership (KA210), this type of project aims to extend access to the program to small-scale actors and people who are difficult to reach in the Adult Education (ADU), School Education (SCH), and Vocational Education and Training (VET), sectors.



in KA210 projects grant amounts are smaller, shorter in duration and with simpler administrative requirements. They seek to reach:

- ↳ Local community organizations.
- ↳ Less experienced organisations and new entrants to the programme reducing barriers to entry for organizations with lower organizational capacity.

They aim to:

- Attract and widen access to new programme participants, less experienced organisations and small-scale actors.
- Provide a first step for organisations wishing to cooperate at the European level.
- Support the inclusion of target groups with fewer opportunities.
- Support active European citizenship and bring the European dimension to the local level.
- Project duration: 6 and 24 months.
- Minimum 2 organisations from 2 Programme Countries.
- There is no maximum number of participating organisations





Introduction

FLIT – Wings to Fly is a Financial Literacy (FL) project developed by PROACTING (Portugal) with A.D.E.L. (Slovakia), Walktogether (Bulgaria), and Weltgewandt (Germany). It's a Key-Action 2 project, specifically, a small-scale partnership in adult education financed by the Erasmus+ programme.

Its main objective is to combat social exclusion resulting from the adult population's low economic and financial knowledge. It aims to promote the training of adult educators to work with adult learners in social and economic vulnerability situations through the recognition, experimentation, and validation of new financial education practices and knowledge. Besides this, it also aims to promote adult learners' development by improving key entrepreneurship competencies (mainly of economic and financial literacy).

The adult learners were mainly between the ages of 20 to 35 years, in a situation of economic and social vulnerability; integrated or not in the job market; communicative, aware, and interested; proactive, dynamic, and enthusiastic.

The adult educators, whose primary role was to learn about the FL and educate their local community regarding this topic, were individuals of 25 years or more, experienced and active in adult education, and in the Erasmus+ methodologies/thematics, responsible in the moment of decision-making; able to disseminate the results to social actors; knowledgeable of the Erasmus+ Program, methodologies, and subjects.

The adult educators, whose primary role was to learn about the FL and educate their local community regarding this topic, were individuals of 25 years or more, experienced and active in adult education, and in the Erasmus+ methodologies/thematics, responsible in the moment of decision-making; able to disseminate the results to social actors; knowledgeable of the Erasmus+ Program, methodologies, and subjects.

Needs

Adult Educators

- Innovating and learning about new practices and acquire knowledge from European partners, with different contextual and economic realities
- Be updated on the best intervention practices, especially when it involves vulnerable groups, in order to make their action increasingly effective in solving the problems of today's adults, namely with regard to the promotion of economic and financial literacy;
- Access to capacity building and mutual learning opportunities in a transnational context, so that differentiated knowledge and practices can be accessed.
- Strengthen their European network, especially in the adult education sector, in order to enhance the results and impacts of the project, and to take an active part in the implementation of European strategies in the adult education sector.



Adult Learners

- Reinforce their skills: there is a clear need to have access to economic and financial knowledge and lifelong learning skills, so that they can respond efficiently to their difficulties and reverse the situation of vulnerability;
- To foster learning: coming from situations of fewer opportunities, the adult learners feel the lack of possibilities oriented to their group and particular needs, especially in pressing issues with a profound influence on their life.

FLIT is divided into four activities: Working Session 1 (WS1) for the training of FL of adult educators; Working Session 2 (WS2) for the development of FL of the adult learners; six local sessions in each country developed by the adult educators for the adult learners; and one virtual mobility per month for any person that wishes to know more about Financial Education.



The Partners



SDRUZHENIE WALK TOGETHER (Bulgaria)



Welgewardt. Institut für interkulturelle
politische Bildung e.V. (Germany)



Adel Slovakia (Slovakia)



PROACTING - Associação para a promoção
do empreendededorismo e
empregabilidade (Portugal)



About Financial Literacy

OECD (2022) stated that financial literacy is "a combination of financial awareness, knowledge, skills, attitudes and behaviours necessary to make sound financial decisions and ultimately achieve individual financial well-being."

In the past years, citizens of most industrialized countries have experienced uncertainty in social and economic contexts, intensified by the COVID-19 crisis. As mentioned by Siegfried and Wuttke (2021), it can be supposed that the consequences of this crisis will once again particularly affect groups of people who have already often been identified as having low financial education, such as women, people with a migration background, and those with educationally distant backgrounds, since they are often also employed in sectors that are particularly affected by the crisis.

The authors Lone and Baht (2022) mentioned that the importance of personal financial management skills has amplified, with an increasing number of working-class approaching retirement and, most importantly, a changing focus on individual responsibility for personal finances, financial literacy has become a necessary skill that everyone must possess in everyday life.



Work Session 1



This session's main objective was to transfer knowledge, experience and practices to the educators that would be conducting the local financial literacy sessions with the adult learners. After the "review of good practices and knowledge" by the adult learners, which included a survey of what is done in each country and the results of these interventions, educators came together to share their work, to co-construct thematic knowledge on a transnational basis and to begin the co-production of the guideline.

Objectives

- Develop thematic knowledge and comp. (financial education for adults);
- Develop competences for lifelong learning in transnational context;
- Capacity building of educators about the empowerment of learners in economic and financial literacy, as a means to combat social inclusion;
- Develop content and materials to use with adult learners;
- Share good practices, methodologies and tools for the economic and financial education of adults;
- Share theoretical and practical knowledge based on the various social contexts in order to enhance the creation of effectively inclusive, innovative, and entrepreneurial initiatives with learners, especially those with fewer opportunities.

- Share knowledge and experiences for the incorporation of inclusive and participatory methodologies that promote the empowerment of learners;
- Fostering the specialization and internationalization of educators, their work in the adult education sector and organizations.

The methodologies used were based on non-formal education and formal education. Through the introduction of dynamics such as ice breakers, get to know you's, group building, group dynamics, brainstorming, reflexion, debate, sharing and active listening, and mutual learning. As well as via the production of specialized knowledge, achieved by content production, research and critical analysis of content.

The aim was to challenge educators beyond their formal knowledge/experience, developing new paths of learning.

Participants

Adult Educators

The adult educators profile was in accordance with the following aspects:

- Professional or voluntary staff members of the organizations, who work with the target groups and can easily identify particular and common needs in the field of financial education;
- Age equal to or greater than 25 years;
- Experienced and active in adult education;
- With responsibility in decision making;
- With the ability to disseminate the results to social agents;
- With knowledge of the Erasmus+ Program, methodologies and themes.



The Timetable



Time	Sat, 1st	Sunday, 2nd	Monday, 3rd	Tuesday, 4th	Wednesday, 5th	Thu, 6th
Objectives for the day ---->		Introductions & getting-to-know the topic	Financial Literacy	To get to know		
9H30-11H		Introductions Get-to-know Expectations	The literacy bit (part I - Hard Skills): Key concepts on finances/accounting Technical knowledge	Open Space	Work in groups II Finalizing tools to implement back at home	
11-11H30		Coffee Break				
11H30-13H	ARRIVALS	Understanding the TG	The literacy bit (part II - Soft Skills): Working with this Target Group NFE as a tool My competences as an educator (in this context) Sharing of Best Practices Tips & Tricks when tackling the topic	Tools to use when working the topic: Different types of tools and methods (digital, training, platforms, etc...)	Work in groups III Finalizing tools to implement back at home Sharing of outputs - tool-kit - methods - Session outlines	DEPARTURES
13H-14H30		Lunch				
14H30-16H		Understading the "problem"	The literacy bit (part II - Soft Skills): Sharing of Best Practices Tips & Tricks when tackling the topic	Exploring the tools: Experiment with different tools advantages, disadvantages, tips	Future Action Plans How am I going to use the tools here created and shared Networking	
16H-16H30		Coffee Break				
1630H-17H3		Understading the "problem"	Preparing Tools Sharing of Best Practices - Tools Tips & Tricks when tackling the topic- tools	Work in groups I FStart working on tools/methods to incorporate a tool kit to be developed	Evaluation & closing	
	Dinner					

The Evaluation

- ↳ Content of the Training Course: 8.71
- ↳ Activities during training sessions: 8.71
- ↳ Balance between activities and free time: 8.58
- ↳ The group: 8.71
- ↳ Coffe Break: 8.57
- ↳ Meals (lunch and dinner): 9.29
- ↳ Accommodation: 9.29
- ↳ Meeting Room: 8.29
- ↳ Trainers work: 9.29
- ↳ Logistics: 8.14





Work Session 2

This session's main objective was to empower adult learners through activities based on collaboration, output-producing, discussion and an in person transnational dialogue. It took place in the middle of the implementation period of the local sessions. WS2 was intended for the group of learners in each cluster to transfer what they have been doing in the local sessions, how they have been exploring the Guideline, the results achieved and opportunities for improvement.

The aim is to stimulate knowledge regarding economics and finance, as well as reflection on the results, and to critical analyse what and how interventional work with adult learners in this field should be developed.

Objectives

- Empowerment of learners by developing key skills for lifelong learning, particularly entrepreneurship skills, improvement of economic and financial literacy and the adoption of entrepreneurial thoughts and attitudes;
- Promotion of social inclusion of the adult population, especially those with fewer opportunities, by providing access to new opportunities for personal, social, and professional development;
- Promotion of intercultural dialog;

- Recognition of European priorities in the field of adult education, as well as the role of active organizations as promoters of the transformation of social welfare.
- Promotion of the NFE methodology as a methodology for personal, social and professional growth, complementary to FE;

The methodologies used were based on non-formal education and formal education. Through the introduction of dynamics such as ice breakers, get to know you's, group building, group dynamics, brainstorming, reflexion, debate, sharing and active listening, and mutual learning. As well as via the production of specialized knowledge, achieved by content production, research and critical analysis of content.

Participants

Adult Learners

The adult educators profile was in accordance with the following aspects:

- Age between 20 and 35 years old, preferably;
- In a situation of economic and social vulnerability;
- Not attending any other vocational training, preferably;
- Integrated or not in the labor market;
- Communicative, aware, interested, proactive, dynamic and enthusiastic;
- Aimed at developing a sense of initiative and entrepreneurship (economic and financial literacy);
- Interested in learning and receptive to new ideas, suggestions and lifestyles.



The Timetable

When	What	Where
Monday, 17/07/2023		Frauenzentrum Marie, Flämingsstr. 122, 12689 Berlin, 2nd floor https://goo.gl/maps/KC3V5ng5JdL5wv65
09.00-09.30	Arrival + coffee / tea	S station « Ahrensfelde » (S7), exit at the end of the train in the direction of travel
09.30-11.00	Get to know each other, expectations. What is money for me ? Introduction to the programme	
11.00-11.15	Coffee / tea	
11.15-12.45	History and politics of Financial Literacy in Europe	
12.45-14.00	Lunch	Kieztreff West, Ahrensfelder Chaussee 148, 12689 Berlin
14.00-15.30	What is a market ? What is money ? The two money circuits in a modern economy	
15.30-15.45	Coffee / tea	
15.45-17.00	Debts and assets : the two sides of the coin The difference between macroeconomics and microeconomics and why is that essential for Financial Literacy Balancing and counting I	
20.00-xx	Dinner	Khwan Berlin, Thai specialities, Dehmel Strasse 6, 13156 Berlin
Tuesday, 18/07/2023		Kiezladen Dunckerstr. 14, 10437 Berlin https://goo.gl/maps/GFg7hPLUG6AJE4Ku7
09.00-09.30	Arrival + coffee / tea	
09.30-11.00	Open questions from the last day Balancing and counting II	
11.00-11.15	Coffee / tea	
11.15-12.45	Credibility of credits or taking a loan	
12.45-14.00	Lunch	Naan restaurant, Oderberger Str. 49, 10437 Berlin
14.00-15.30	Stocks, territory, crypto currencies : If I had money - how to invest ? I	
15.30-15.45	Coffee / tea	
15.45-17.00	Stocks, territory, crypto currencies : If I had money - how to invest ? II	
20.00-xx	Dinner	Ryong, Torstr. 59, 10119 Berlin, vegetarian restaurant
Wednesday, 19/07/2023		Frauenzentrum Marie, Flämingsstr. 122, 12689 Berlin, 2nd floor
09.00-09.30	Arrival + coffee / tea	
09.30-11.00	Open questions from the last day Decision-making and the orientation on middle class habits	
11.00-11.15	Coffee / tea	
11.15-12.45	Pay check : How to deal with debts ?	
12.45-14.00	Lunch	Kieztreff West, Ahrensfelder Chaussee 148, 12689 Berlin
14.00-15.30	Debt counselling : How to get out of the vicious circle ? Talk to N.N., Debt counselling « Julateg »	
15.30-15.45	Coffee / tea	
15.45-17.00	Earning money : self-employed, employed or influencer ?	
20.00-xx	Dinner	Restaurant Amrit, Oranienstraße 202-204, 10999 Berlin
Thursday, 20/07/2023		Kiezladen Dunckerstr. 14, 10437 Berlin
09.00-09.30	Arrival + coffee / tea	
09.30-11.00	Open questions from the last day Making money via social media, talk to Martyna Michalak	
11.00-11.15	Coffee / tea	
11.15-12.45	Digitalisation of money and the future of cash	
12.45-14.00	Lunch	KiezKantine, Oderberger Str. 51/52, 10435 Berlin
14.00-15.30	Balancing budget and time : financial literacy for organisations or : exploring a wise project management	
15.30-15.45	Coffee / tea	
15.45-17.00	Evaluation : feedback - feed forward	
20.00-xx	Dinner	Al Hamra, Raumerstr. 16, 10437 Berlin



The Evaluation

- ↳ Content of the Working Session: 8.78
- ↳ Activities during Working Session: 8.85
- ↳ The group: 6.78
- ↳ Coffe Break: 8.93
- ↳ Meals (lunch and dinner):
- ↳ Accommodation: 5.57
- ↳ Meeting Room: 8.23
- ↳ Facilitators/organizers work: 7.47
- ↳ Logistics: 8.57



Development of Results Session



This session's main objective was to analyze the results achieved in the training sessions and consolidate the final version of the Guideline.

As the name implies, this activity aimed to develop project outputs, especially the Guideline, which after exploration with adult learners will be a vehicle to continue the learning process, among the adults and the organizations, in their network and in complementary sectors.

Besides that, it also had the objective of implementating the knowledge and practice in the output, allowing any party to access knowledge on how to intervene and work with the adult population on economic and financial issues.

Moreover, it's meant to stimulate knowledge regarding economics and finance, as well as reflection on the results, and to critical analyse what and how interventional work with adult learners in this field should be developed.

Objectives

- Development of quality outcomes, tested and validated by the consortium, in the field of adult learning and economic and financial literacy;

- Development of transnational results, including knowledge, practices, experiences, methods and methodologies from different organisations and educators, meant to be replicable in any context with similar challenges;
- Development of innovative results in the sector and the thematic scope, reinforcing not only the knowledge and practical action of organizations and educators but also the opportunities for the development and empowerment of adult learners;
- Strengthening the capacity of organizations and educators for transnational action and their specialization in the sector and thematic area (FL).

Participants

Adult Educators

The adult educators profile was in accordance with the following aspects:

Professional or voluntary staff members of the organizations, who work with the target groups and can easily identify particular and common needs in the field of financial education;

Age equal to or greater than 25 years;

Experienced and active in adult education;





With responsibility in decision making;

With the ability to disseminate the results to social agents;

With knowledge of the Erasmus+ Program, methodologies and themes.



The Timetable

	FLIT - Wings to Fly Results Development Session			
	Day 1 (13/11)	Day 2 (14/11)	Day 3 (15/11)	Day 4 (16/11)
10h - 11h15	Arrival Day	Conclusion and Evaluation of the Guide: expectations and content	Evaluation of the project	Departure Day
11h15-11h40		Coffe Break	Coffe Break	
11h40 - 13h		Creating new results: Booklet	Evaluation of the project	
13h - 15h		Lunch Break	Lunch Break	
15h - 16h30		Analysis of the good practices materials.	Cultural Visit	
		Coffe Break	Coffe Break	
16h45 - 18h		Dissemination Strategy: where and what to share?	Cultural Visit	
20h		Dinner	Dinner	
  				



The Evaluation

↳ Content of the Working Session: 8.66

↳ Activities during Working Session: 9

↳ The group: 6.85

↳ Coffe Break: 9.33

↳ Meals (lunch and dinner): 9.16

↳ Accommodation: 8.83

↳ Meeting Room: 8.16

↳ Facilitators/organizers work: 9.66

↳ Logistics: 9



The Local Sessions

The local capacity sessions were designed to develop and accomplish the learning and objectives of including adults with fewer opportunities, and promoting improved action by educators, through action in the field, the exploration and production of content and results, and the sharing of knowledge. Therefore, the learners developed competences through the activities with the educators (post WS1). There were 6 sessions (3 before WS2; 3 after WS2), the third of which was digital (with everyone). The Guideline started in WS1 was explored here to understand how it fits the learners' needs.

PROACTING

6 local sessions w/ 10 participants each



Sdruzenie Walk Together

6 local sessions w/ 10 participants each



ADEL Slovakia

6 local sessions w/ 10 participants each



Weltgewandt. Institut für interkulturelle politische Bildung

6 local sessions w/ 10 participants each



The Certificate

The certification for this project is an adaptation of the Youthpass, which we named FLITpass. Even though the Youthpass is designed for youth, and the target groups of this project are adults, we consider the exploration of the 8 competences given by this tool very beneficial. Therefore, we decided an adaptation of it would be relevant to the topic at hand. We maintained the competences, however, customized to Financial Literacy, and altered the general display of the certificate. critical.

Its main aim was to serve as a follow-up of the project for the participants for them to recognize and conceptualize the results achieved throughout their participation. Besides this, it also acted as a reflection method for the educators to implement their acquired knowledge into practical actions with the adult learners. In the adult learners' case, to reflect on implementing their expertise in order to reverse their situation.

These are the 8 competences we established:

Multilingual Competence

Multilingual competence is the ability to use different languages for communication, as well as understand and express thoughts, feelings, and facts both in writing and orally. The ability to learn a language in diverse ways while applying cultural diversity and curiosity for intercultural communication (fundamental attitude in this competence).



Guiding Questions

- How did you communicate with people from other countries before and after the projects (e-mail, Skype, telephone)? What did you learn from that?
- What aspects (ways of communication, expressing yourself, new words and phrases, traditions etc.) of a foreign language did you learn? Which situations in the project helped you in that?
- Do you feel more confident now when you want to express yourself in a foreign language? In what ways?

Personal, social and learning to learn competence

Personal, social, and learning to learn competence are the ability to learn how to acquire knowledge and manage one's self-learning and reflection. Social competences may include working with others in an active and participative way and managing conflicts in a supportive way. Personal competences include resilience, the ability to deal with unpredictability, and the complexity of empathy.

Guiding Questions

- How did you plan your learning objectives? To what extent have you reached them?
- Did you learn things you did not plan or expect to learn? Which?
- How did you learn? When was learning easy for you, and when was it challenging?
- What did you discover about yourself? In what ways do you think your participation in the project has changed you?
- How did you approach group work and cooperate with others during the project?



Financial Literacy and Digital Competence

Financial Digital Literacy involves the responsible use of digital technologies in the field of Financial Literacy, including the ability to use, research, and apply this information via various methodologies/techniques.

Guiding Questions

- Did you know of any platforms for financial purposes before this project?
- Are you able to use these platforms? Did this change with the project?
- Do you use them now? If so, how regularly?

Financial Literacy – Hard Skills

This competence includes the theoretical concepts and how they are applied in everyday life, such as finance, accounting, tax, cost, investment, expense (variable, occasional, and fixed), among others.

Guiding Questions

- Which concepts do you know? Did your perception of these concepts change after the project?
- Would you be able to identify these concepts in your everyday life, for example, in journal articles or social media? If so, in what way did the project help you understand certain aspects?

Behaviour and attitudes in money management – Soft Skills

Behavior and attitudes in money management are directly correlated since one's attitude is often expressed through their behavior. In this competence, the critical element is to understand how the topic of money may make you feel, your expression/position towards it, and your actions.



Guiding Questions

- How does the topic of money make you feel now compared to before?
- What is your expression/position towards finance? Did it change with the sessions?
- How do you manage your money? Was it impacted by other participants and facilitators of the project?

Financial planning, budgeting, and decisions – Practical Skills

This competence encompasses practical skills related to finance; this can include doing a comprehensive assessment of your financial situation and building a specific financial plan to reach your goals, which may also include setting a specific expenditure estimate for a certain period, setting long-term financial goals, finding appropriate tools and methods, etc.

Guiding Questions

- Do you plan financially? If so, what steps do you take during your financial planning? Did it change with the working sessions?
- Do you manage a budget in your personal or professional life? If so, how do you proceed?
- Are you able to think critically about your financial decisions? Did you feel that the working sessions sparked any interest in your critical thinking?

Awareness and use of financial products

Finally, this last competence covers the theoretical and practical comprehension of financial products, which is to say, any instrument in which a person can either: make a financial investment (for example, a share), save money (for example, term deposits); or borrow money (for example, credit cards, loans or bonds).



Guiding Questions

- Which financial products did you know before the project, and which ones do you know now?
- Do you have a clear idea of the financial products that you need?
- Do you know how to access and use these financial products? Did this knowledge change recently?

Other competences

Here the adults can mention any other competences that may have impacted them during the project.



FLIT - WINGS TO FLY

NAME PARTICIPANT

born on ___/___/___ in _____
participated in Work Session 1 of the above mentioned project

in Póvoa de Varzim, Portugal
from 01/04/2023 to 06/04/2023

This certificate has been issued by PROACTING - Associação para a promoção do empreendedorismo e empregabilidade

 Patricia Bastos
Project Manager
Póvoa de Varzim, 05/04/2023

 European Commission |  erasmus+ PORTUGAL |  Erasmus+



Project Details

FLIT - Wings to Fly

Working Session | 01/04/2023-06/04/2023 | in Póvoa de Varzim, Portugal

Hosting organisation: Proacting - Associação para a Promoção do Empreendedorismo e Empregabilidade

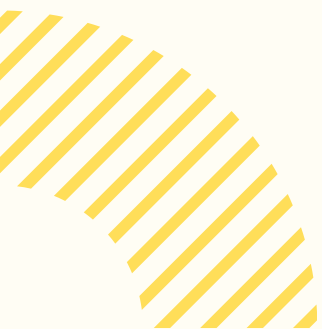
Group: Participants from Bulgaria, Germany, Portugal and Slovakia

 European Commission |  erasmus+ PORTUGAL |  Erasmus+

Our **REFERENCES**

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Thank You!



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