



# In-service Training Programme

Learner Manual – Part 2

Self-directed Online Learning



A Family Learning Model to  
Promote Financial Literacy

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## Introduction

This part of the training programme follows the learning in the classroom. It contains study materials for about 35 hours of self-study. You can manage your studies by yourself and choose the topics and the learning blocks you are interested in.

We remind you that the whole training programme consists of two parts: learning in the classroom (25 hours) and self-study (35 hours). The training programme primarily helps adult educators to harness the potential of the educational resources of the Piggy Bank project that include various challenge-based educational resources. Moreover, you have an opportunity to learn other skills and gain additional knowledge to improve your work as an educator, especially in the area of challenge-based educational tools.

After completing this part of the training programme, you will be able to:

1. Utilise 12 Piggy Bank comics for educational purposes.
2. To design ideas and stories for your own comics.
3. Utilise 12 Piggy Bank escape rooms for educational purposes.
4. Explain how challenge-based educational resources work and why they are so attractive to students.
5. Utilise 12 Piggy Bank WebQuests for educational purposes.
6. To prepare WebQuests on different topics.
7. To improve the distance learning of your students and include the online resources of the Piggy Bank project among your online educational tools.

**Get started and enjoy your self-study!**

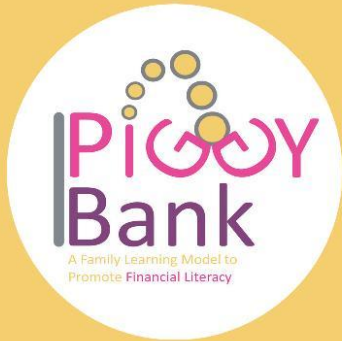
## Learning Activity 1 – Piggy Bank Comics

### Learning activity objectives



- **Get acquainted with all the comic books of the Piggy Bank project.**
- **Think about how you can use these educational tools practically as an educator or parent.**

The Piggy Bank project team has developed 12 comics for the support of children's financial literacy. These comic books are for children between the ages of 6 and 12. The full collection of comic books comprises 12 comics. Each of them deals with a different financial literacy theme. Let's take a look at how one of the Piggy Bank comics looks like.



# Dime a Dozen

Adventures of the Financial Warriors  
Comic 12 - March - Currencies around the world

I'm Penny and this is my brother Cash

With the help of heroes Marc, Rupee and Lira, we're going to learn about money!

I'm Marc!

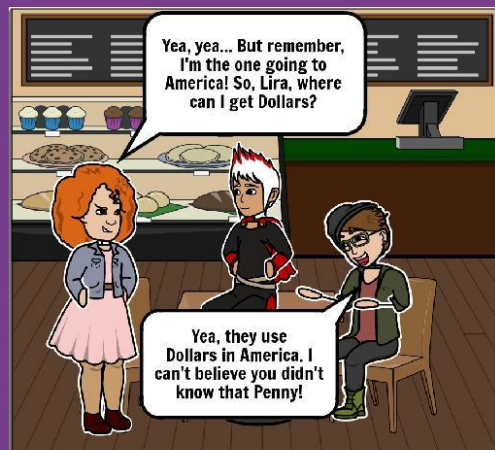
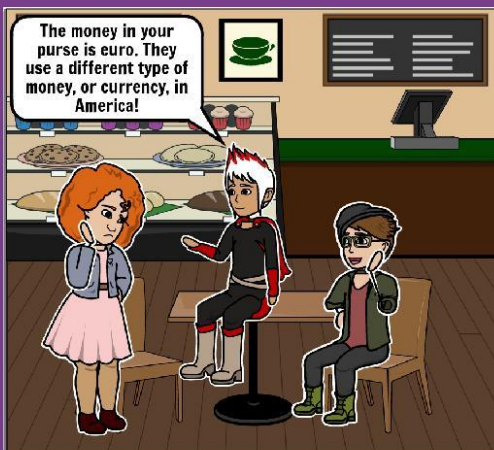


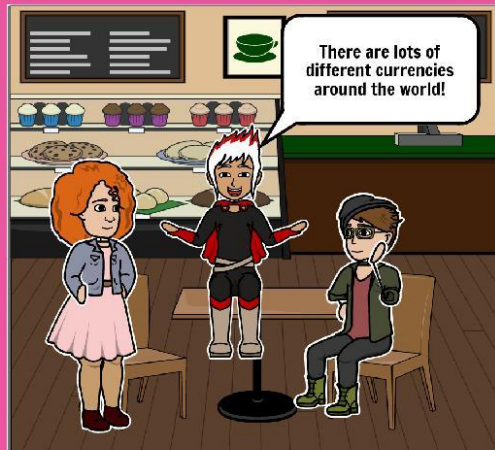
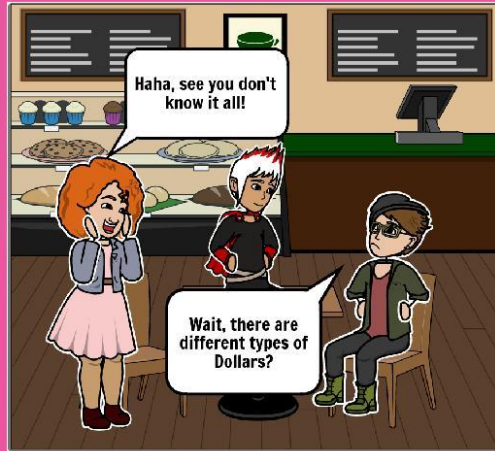
I'm Lira!



I'm Rupee!







## Tips for Parents

### Get the whole family involved in financial learning in just a few easy steps:

- **Demonstrate:** Show children the currency used in your country and discuss the value of each note and coin.
- **Discuss:** Talk to children about the Euro, explaining to them that 19 countries in the European Union use this currency. Expand on this further by researching the countries in Europe that do not use Euro and discuss the different currencies used in those countries.
- **Develop Understanding:** Tell children that currencies from other countries have a different value - €1 does not equal £1 for example. Explain that central banks in each country help to determine the value of their currency, and that exchange rates are used to calculate the value of one currency to another. Show children a currency converter tool online, and allow them to find out how much €10 is worth in British pounds, American dollars, Chinese Yuan etc.
- **Explain:** Describe the steps required to change your currency to a different currency – do you use a bank or a currency exchange centre / do you need to order the currency in advance / is there an extra cost involved in doing this?

## Fun Activity for Young Learners

Match the country to the currency. Can you find the correct name for each currency?

**Poland**



**Pound**

**Spain**



**Euro**

**America**



**Zloty**

**United Kingdom**



**Dollar**



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Note that the comic book contains a story for children, but also a section for parents. So these comic books support family education in the field of financial literacy.



Your assignment is to get acquainted with all 12 comics of the Piggy Bank project and to think about the extent to which you can use them in your pedagogical practice or possibly for the education of your children in the field of financial literacy. All Piggy Bank educational resources are available on [www.piggybank.eu](http://www.piggybank.eu).

[www.piggybankproject.eu](http://www.piggybankproject.eu)

## Learning Activity 2 – How to design ideas and stories for your own comics

### Learning activity objectives



- Understand the process of preparing a comic book.
- Try to prepare your own comics for educational purposes.

### The four steps to create your own comic book

#### 1. There is always an idea in the beginning.

All things start with an idea, and a comic book is no exception. A good idea and good story are paramount to the success of a comic book, novel, or movie. You have a blank sheet of paper and your imagination. Breathe life into a new story and new heroes. Be a good storyteller. If some creative idea comes to your mind, follow it. You never know where it'll take you.

#### 2. Write a script

One of the most common mistakes is to start drawing your comic book before working out your story. This procedure does not lead to success. Take the time to write a script. The following basic questions can help you start.

- What will be the theme of my comic book?
- Who will be the main characters?
- What will happen at the beginning, middle and end of my story?



### 3. Draw the comic book

Once your script is complete, it's time to start drawing. Whether you're working traditionally or digitally, drawing the comic is demanding and time-consuming work. Fortunately, there are applications and software that will speed up your work or help even those who can't draw at all. It is also important to have enough time to choose the right colours and fonts. These are important for the atmosphere and attractiveness of the comic. But at this stage of the process, your work doesn't need to be perfect. Focus on getting your comic drawn. You can work on perfecting it later.

### 4. Promotion

You made a comic. Now what?

It is time for promoting, marketing and utilising it. The best thing you can do is to tell people about your comic. Show it to your friends, your family, your colleagues, your pupils. Tell the world about your comic book! Luckily, social media sites like Facebook, Instagram, Twitter make it relatively easy.



Your assignment is to try to prepare your own comic strip. Making comics may sound like an impossible mission. But it's not as impossible as it may seem. Find inspiration and skills on YouTube or Google. Just write, for example:

- Comics for beginners.
- How I make comic strips.

**And your art adventure may start!**

## Learning Activity 3 – Piggy Bank Escape Rooms

### Learning activity objectives



- **Get acquainted with all the escape rooms of the Piggy Bank project.**
- **Think about how you can use these educational tools practically as an educator or parent.**
- **Understand how challenge-based learning and resources work and why they are so attractive for students.**

The Piggy Bank project team has developed 12 escape rooms. These educational resources are for young people between the ages of 13 and 18. The Piggy Bank escape rooms represent

innovative learning resources that address key themes of financial literacy. Scenarios developed for each room contain real-life situations and problems. Designing the financial literacy resources from scratch allows project partners to introduce different levels to ensure that learners can engage regardless of prior educational history. All escape rooms are framed by one story about aliens. The story motivates students to complete all the escape rooms.



Your assignment is to go through all 12 escape rooms of the Piggy Bank project and to think about the extent to which you can use them in your pedagogical practice or possibly for the education of your teenagers in the field of financial literacy. All Piggy Bank educational resources are available on [www.piggybank.eu](http://www.piggybank.eu).

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## How challenge-based learning and resources work and why they are so attractive for students

### What is Challenge Based Learning (CBL)?

It is a pedagogical approach that actively engages students in a situation that is real, relevant and related to the topic of study. It is much more fun to learn by overcoming a challenge than just memorizing knowledge. The students stand in front of a challenge, they must find and implement the right solution.

Challenge-based learning and resources are a powerful tool for education that engages students and provides them with an incentive to advance various skills by active and entertaining learning. It is motivating and engages students in relevant challenges and situations. Through active participation, students are invited to participate in problem-solving. Such activities can be very inspiring for young students that are motivated to think creatively and explore new knowledge and skills by own way. Additionally, the ability to deal with new problems and life challenges is the key skill for the whole life.

### So how do challenge-based learning works?

The answer to this question is simple and can be formulated as a three-phase process. The first phase is engagement through which students move from a broader idea to more specific and concrete challenge. The second phase is the investigation during which students conduct research and develop a basis for concrete solutions. The last phase is action, during which solutions are developed and implemented, and the results are evaluated.

## Learning Activity 4 – Piggy Bank WebQuests

### Learning activity objectives



- **Get acquainted with all the WebQuests of the Piggy Bank project.**
- **Think about how you can use these educational tools practically as an educator or parent.**
- **Try to prepare a WebQuest for your students.**

The Piggy Bank project team has developed 12 WebQuests that encourage learners to develop financial literacy skills. These educational resources are for youth between the ages of 19 to 25. WebQuest is a research-oriented activity in which students get all information from the web. Teachers provide their students with tasks that include relevant links to websites according to the solved problem. The purpose of using WebQuests is to encourage students to use information rather than gathering or memorising it. WebQuest supports critical thinking through analysing, finding and creating solutions.



Your assignment is to get acquainted with all 12 WebQuests of the Piggy Bank project and to think about the extent to which you can use them in your pedagogical practice. All Piggy Bank educational resources are available on [www.piggybank.eu](http://www.piggybank.eu).

[www.piggybankproject.eu](http://www.piggybankproject.eu)

## Learning Activity 5 – How to create your own WebQuest

WebQuests are a structured learning experience that uses online links to information resources and authentic tasks that motivate learners. The WebQuests facilitate the development of individual expertise and support participation in a process that transforms newly acquired information into a more sophisticated understanding. The WebQuests can be completed as single activities or group activities – with 4-5 learners per group; in pairs or smaller groups of 3. The WebQuests can include the various tasks of several levels from beginners to expert level. Every WebQuest has several parts that are considered vital. These parts include the introduction, the tasks, the process & resources, the self-evaluation, and the conclusion.

### **Introduction**

This is where you define what the subject of this particular WebQuest is and contextualize the task of the WebQuest. So for example, if you plan to create a WebQuest where learners need to plan a trip to Mars, in the introduction you might offer some introductory facts about Mars. Or if you will ask your learners to figure out how to stop gang violence in a local neighbourhood, in the introduction you might present some facts about gang violence in Europe. Your goal should be to engage learners and make them motivated to complete the WebQuest activity, so it's often wise to choose topics that reflect their everyday life or align with their interests or goals.

### **Tasks**

In the Tasks section, you give details exactly what you expect learners to accomplish by the end of the WebQuest activities. You want their tasks to be something that you believe they're going to find enjoyable, appealing, and meaningful. Some WebQuests include activities that encourage communication with other people from specific target groups. Finally, the tasks should end with a final output:

- pitching an idea to a 'board of directors' (in role-play with teachers);
- preparing a PowerPoint presentation or Google Slides;
- producing a short video on their smart-phone;
- undertaking a vox pop in their area on a local topic;
- designing a flyer on Canva;
- developing a business model for a new idea, etc.

### **Process & resources**

In this section, the learners are guided through the process and all the resources that will help them gain all the related information to proceed with the learning activities and completing the tasks. Some examples of resources used in this section are videos, articles etc. Learners are guided and given clear instructions on what they are expected to do in each task and after going through the resources.

### **Self-Evaluation**

In the evaluation section, learners are asked to fulfil a simple Yes/No questionnaire, reflecting on the knowledge and skills gained through the WebQuest previous sections. The questionnaire questions might be connected to a detailed list of the topics covered by the WebQuest.

### **Conclusion**

This section is the last section of the WebQuest and entails a summary of what the learners have been taught. This information can be given in a few sentences and/or bullet points to be clear and user friendly. The conclusion may also include a generalization of the knowledge and skills learned or useful tips and good practices.



Your assignment is to try to prepare a WebQuest for your students. You can choose the topic and difficulty level at your discretion. Don't forget to include all the following parts into your WebQuest.

- Introduction
- Tasks
- Process & resources
- Self-Evaluation
- Conclusion

## Learning Activity 6 – Distance learning during and after the era of pandemic

### Learning activity objectives



- **Acquire skills and knowledge on how you can improve the distance learning of your students.**
- **Include the online resources of the Piggybank project among your online educational tools.**

The COVID-19 pandemic has affected educational systems worldwide. Most governments decided to temporarily close educational institutions reduce the spread of COVID-19. Many schools moved to online remote learning through platforms like Zoom, Google Classroom, Microsoft Teams etc.

School closures impacted especially on students, teachers, and families. School closures in response to the pandemic have opened the question of digital learning and distance learning quality. The governments recommended using distance learning and open educational applications, sources and platforms that schools and teachers can use to teach learners remotely.

### What is distance learning?

Distance learning is a way of educating students online. Lessons and learning materials are provided over the internet. Students work from home, not in a classroom. For many teachers, this form of teaching was new, and they had to learn to implement it into teaching. Due to the coronavirus, distance learning — typically a style of teaching utilized by colleges and

universities — was adopted by elementary and high school students as well. All schools were being forced to create online-based learning opportunities and do it effectively.

Distance learning can disadvantage some students. Students with limited computer equipment or without internet access may struggle. And those who need extra help with motivation and organization may also struggle when they are removed from a traditional classroom environment.

### Synchronous vs asynchronous distance learning

Distance learning falls into two main categories:

- Synchronous
- Asynchronous

You should understand what the difference between synchronous vs asynchronous is. Different types of distance learning fall into one or both of these camps.

#### **Synchronous distance learning**

Synchronous means “at the same time.” It refers to a method of education delivery that happens in real-time. It requires live communication online. It uses technology, such as teleconferencing, to achieve this. Synchronous learning proves less flexible than other forms of distance learning. After all, students must meet with their teacher and their classmates at pre-scheduled times. This approach limits the student’s ability to learn at their own pace. It may frustrate some students who crave the freedom of asynchronous distance learning.

#### **Asynchronous distance learning**

As for asynchronous distance education, students receive instructions and tasks, and they study independently. They have the freedom to work at their own speed. Students can access educational content beyond the scheduled meeting or class time and interact through online conversations, quizzes, or video comments on their own schedule. Teachers and students benefit from the flexibility of asynchronous learning as it allows them to create and consume educational content when it’s convenient for them. The learning materials can be accessed at any time, anywhere. The Piggybank project team has created Escape rooms, WebQuests and Comic books which are examples of educational content that can be used in asynchronous distance learning. Of course, there’s always a need for virtual, live interaction between teacher and pupils.

### Can distance learning be varied and interesting?

Distance learning can combine many activities. For example, students can:

- watch lectures, videos, or presentations;
- research the discussion topics;
- submit discussion posts;
- work on assignments or projects;
- participate in video conferencing;
- send messages and discuss with the teacher and other pupils;

- solve online quizzes and puzzles;
- test knowledge through online tests;
- play educational games;
- use educational portals, etc.

### What are the disadvantages of distance learning?

Let's consider some of the disadvantages. Students face a higher risk of online distraction. Without face-to-face meetings, students can lose track of deadlines and motivation. Students who work well on their own may easily overcome these obstacles. Students who have trouble prioritizing may stumble. So will those who lack organizational and scheduling skills. Distance learning comes with hidden costs for families. These expenses include:

- Buying a reliable computer for every child
- Having a speed internet connection
- Buying a web camera (in some instances)
- Computer maintenance
- Utilities (e.g., electricity)

Not all students have access to these resources. Distance learning can put them at a distinct disadvantage. A slow internet connection will hamper a student's ability to participate online. They may lack the connection speed to watch videos or teleconference.

### Good practices for online lessons

Teachers don't have to feel like they're starting from scratch. Here are some tips to create better online lessons for your students.

- Make an introductory video for your lessons.
- Provide updates and reminders.
- Bring in guest speakers and experts. Use synchronous live chats that bring some experts to share their experiences and answer questions.
- Give meaningful feedback.
- Let students lead the discussion. Try to make the discussions more meaningful and engaging. One tip is to allow students a chance to moderate or lead a discussion board instead of only participating.
- Participate in learning. The best thing you can do for your students is to participate and support them in the learning process, even from a distance. Stay active in discussion boards, ask questions, and comment on individual posts by students.



Think about how you can use the educational tools of the Piggy Bank project in your teaching practice. Remember that financial education and financial literacy are crucial for youth. Financial education prepares them for real life. It is so easy for financially illiterate young adults to fall into financial traps without even knowing it. Bad decisions about personal finance can take even decades to fix. When youth get a quality financial education on managing their personal finances before they need these skills, they will be prepared when the time comes. Financially literate young adults stand a far greater chance of leading an abundant life of security from the start. Financial education is important for youth because it provides a powerful head-start in life.



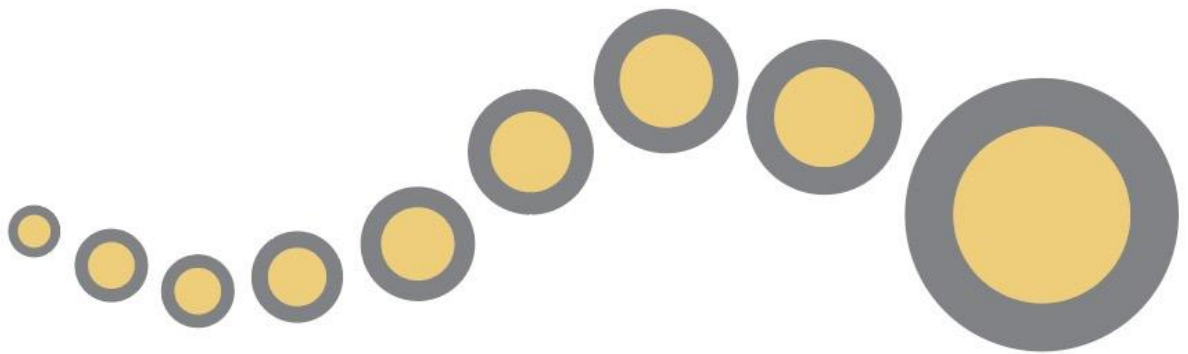
**Thank you for your  
participation in  
the project**





# Piwoy Bank

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