



In-service Training Programme

Trainer Manual – Part 1
Learning in the Classroom



A Family Learning Model to
Promote Financial Literacy

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Introduction to the In-service Training Programme

Introduction

Financial literacy is a key competence in the world of the 21st century. It is an essential skill for inclusion as any other form of literacy. People without appropriate financial literacy skills are disadvantaged, and their chances of success are lower and limited. The family learning model developed by the PIGGY BANK project engages families and supports them to develop financial literacy skills. These new skills allow them to make informed and right choices in the field of personal and family finance management. New financial skills and knowledge are effective prevention against falling into debt traps and other financial problems and risks. The PIGGY BANK project achieves success due to its harnessing of the innovative pedagogic approach and attractive and engaging educational tools like Comics, Escape rooms and WebQuests.

The PIGGY BANK In-service Training Programme aims to ensure that adult educators using PIGGY BANK challenge-based educational resources have the necessary skills to harness the potential of the innovative resources and the online platform that have been developed by PIGGY BANK for families to develop their financial literacy.

PIGGY BANK target group

The primary target group of the project are families with young digital natives who have mobile technologies embedded in their daily lives. Designing bespoke game-based educational resources that can be directly accessed on smart-phones and other mobile devices significantly increases the chances of making a lasting impact on the target group in all partner countries and building a greater understanding of the financial literacy concepts and themes selected.

Two parts of the In-service Training Programme

The In-service Training Programme will place a significant emphasis on the use of new challenge-based educational resources: Comic books, Escape rooms and WebQuests. The focus of the In-service Training Programme will be to ensure that the adult educators who participate, build the necessary skills to develop their own resources using widely available open-source software; but also develop an understanding of how challenge-based learning works.

The project team divided the training program into two parts, namely part one (face-to-face training) and part 2 (self-directed online learning).

- **Part 1 – Face-to-face training in the classroom:** Part 1 comprises of 25 hours of face-to-face learning and ensures that adult educators acquire the necessary skills for

teaching financial literacy and for developing their own challenge-based educational tools like comics, escape rooms and WebQuests.

- **Part 2 - Self-directed online learning:** Part 2 comprises of 35 hours of online learning and primarily ensures that adult educators are fully equipped to harness the potential of all PIGGY BANK educational resources – 12 comic books, 12 escape rooms, 12 WebQuests.

Background to the In-service Training Programme: Importance of financial literacy

The current pandemic crisis in Europe and around the world is having a fatal impact on the economy. The economic problems of countries are reflected in the lives of families and individuals. There are many families for whom the debts remain a profound and ongoing issue. Debt consolidation and restructuring, negative equity mortgages, personal insolvency, vulture funds are terms that have become all too familiar for many adults throughout Europe and have been accompanied by repossessions of goods and property and evictions. While these are the visible signs of the stress that many families still find themselves under, there has also been a rise in family break-ups, stress-related illnesses, even suicides. For many adults, the lack of appropriate financial literacy is at the centre of these ongoing problems. In truth, there is no easy way out of the current situation for many families, and hard choices will have to be made to try to mitigate the impact of financial difficulties moving forward.

If there are any lessons to be learned from the recent events in Europe it must surely be acknowledged that financial literacy is a key literacy for all Europeans if we are to achieve the inclusive and equitable society that is one of the core EU objectives.

Families cannot issue bonds or get support from the European Central Bank. When families are caught up in dire financial circumstances there are a limited number of options available to them to help overcome their problems. While financial institutions around Europe are committed to working with families in debt to plan a way out of the current distressful situations and while there are now a whole host of organizations that have been established to offer advice and support to individuals in financial difficulty, the adult family members who have in most cases initiated the current debt burden are still refusing to engage with the financial institutions and support agencies.

These problems will not go away and one of the main factors hindering the possible resolutions of family debt is the lack of key financial literacy skills that currently pertain to most low skilled communities where debt burdens remain high. For many individuals, the support agencies that have been established come with a stigma, stress and embarrassment. Additionally, many of the affected adults do not have the self-confidence to contact their financial institution and begin the process of restructuring or reconciling their indebtedness. For many, building financial literacy in a non-threatening environment can be the first step on the road to recovery. Adult and community education settings are the perfect vehicles to begin the literacy raising process through a family learning approach.

Introduction to the Learner Manual for the Face-to-face Training Programme

Learner Manual provides support for the Training Programme (25 hours of face-to-face workshop) which will focus on enabling adult learners to develop their own challenge-based resources containing all the required learning content. The Learner Manual is designed for adult educators to support their engagement with the new family learning resources. The Learner Manual and the Training Programme ensures that adult educators acquire the necessary skills to develop their own comic strips, online escape room challenge-based resources and their own WebQuest challenge-based resources.

Structure of the Training Programme

The Training programme begins by introducing the basic principles of financial literacy before switching its attention to the developed family learning model of the PIGGY BANK project and the different age-appropriate resources. The Learner Manual is designed as a supporting document for delivering the Training Programme for adult learners.

The Learner Manual comprises of the following elements:

- Introduction
- Importance of Financial Literacy
- Use of Innovative Pedagogic Strategy
- Presentation of the New Challenge-based Educational Resource for Learning
- Development of the New Challenge-based Educational Resource for Learning

The 25 hours of face-to-face curriculum is presented in the following modules as follows:

Day 1	4 hours	An introductory workshop introducing financial literacy and the basic principles of good family learning practices
Day 2	7 hours	A workshop that demonstrates best practice in constructing an Online Educational Escape Room, WebQuest and Comic book
Day 3	7 hours	A workshop that demonstrates best practice in constructing an Online Educational Escape Room, WebQuest and Comic book
Day 4	7 hours	A workshop where adult educators should develop an outline of the different steps required to develop their own challenge-based resources

Learning outcomes

On completion of this Training Programme, participants should:

1. Be introduced to the PIGGY BANK project goals, the importance of financial literacy and the PIGGY BANK compendium of resources.

2. Understand the pedagogy underpinning the development of escape rooms, WebQuests and Comic books.
3. Understand the teaching methods for different age groups and be able to adapt teaching style for each group of learners.
4. Be able to develop their own Comic Book, Escape Room and WebQuest.

Pedagogic Strategy

The In-service Training Programme uses innovative pedagogic methodologies to providing training in dynamic environments and for building dynamic learning tools that use challenge-based learning methodologies. The new challenge-based resources are media-rich and interactive, and the In-Service Training will familiarise the adult educators with the new approaches required to use and integrate the new resources into everyday activities effectively. The building of trust and credible relationships between families and adult educators who work with them is the fundamental objective that has formed the design of the PIGGY BANK implementation process.

Online Educational Escape Rooms and WebQuests can provide a dynamic approach to learning in which learners explore real-world problems and challenges. With this type of active and engaging learning, learners are inspired to obtain a deeper knowledge of the subjects they are studying. The use of these resources is being proposed due to their flexibility in framing various pedagogical strategies and their adaptability to the most diverse themes or contents. They can also help to maximise the use of the digital tools and environments that are deeply embedded in the daily lives of our digital native populations and widely available today. It is an approach developed on constructionist theories that many project partners have become familiar with in their everyday work and as a result of their participation in ERASMUS+ projects.

When the approach to use a combination of Comic Books for children, Online Educational Escape Rooms and WebQuest challenges for older children and young people, and induction training workshops for parents and guardians were presented by partners to adult educators in their local areas; the positive feedback was overwhelming.

Make learning more engaging and memorable

The PIGGY BANK Training programme aims to make learning more engaging and memorable through the use of embedded and enquiry-based educational tools. As an adult educator, you have a unique opportunity to improve teaching activities and lessons by using PIGGY BANK project educational tools. As you think about how to plan and implement these learning tools, consider the following perspectives on teaching and learning:

- **Accessing prior knowledge**

People learn more effectively when new learning is connected to familiar skills and ideas. The more you get to know your participants, their academic strengths and

interests as well as their personal strengths and interests, the more you can tailor your teaching activities to suit them as learners.

- **Every learner is unique**

The way you learn best might not be the same way that others learn best. Try different strategies until you find one (or a few) that seems to work for each individual and the group. You should have in mind that the target group in this project is composed of different ages. Therefore, it is important to adapt the approach to each age.

- **Be creative**

When learning is fun, people are motivated to participate actively and are more likely to remember what they have learned.

- **Help the learners complete assignments independently**

Be a resource for the learners while granting them space to find their own answers. Guide them through all the steps so that they can address a similar problem or answer a similar question without help. When the learners first ask for help, try to determine ways in which you can encourage them to help themselves.

- **Focus on strengths and give positive feedback**

Many learners have likely had a negative prior educational experience. Counteract those feelings of discomfort with praise and by focusing on new skills and noticeable progress.

Providing learners with positive discipline

The PIGGY BANK project partnership intends to bring a high-level training programme to adult educators providing them the necessary tools to work collaboratively to promote financial literacy using a range of challenge and project-based learning methodologies. Adult educators are often tasked with engaging and supporting learners in new fields like financial literacy and often expected to provide access to services for the most marginalised groups and in remote areas. For many people education has gone about as far as it can go within formal instruction and formal learning environments. However, the opportunities that new dynamic online environments provide for addressing persistent issues like the low rates of financial literacy, especially among low income families, remain untapped. The provision of new learning opportunities can be accelerated by consolidating the efforts of educators through In-service Training Programmes and the introduction of completely new challenge-based educational resources which help to open new spillways of knowledge acquisition.

It is important to remember that most discipline problems occur when learners are not getting their needs met in some way. You can help them in learning and education by teaching them how to get their needs met in appropriate ways. To do this, you will need to set

guidelines for behaviour. Here are some steps you can take to help learners manage their behaviour:

- **Set expectations**

Give clear directions for what you want to accomplish and describe the behaviour you expect from learners throughout the implementation of the PIGGY BANK activities. Use a professional tone when communicating and leading the training sessions.

- **Expect respect**

Participation in PIGGY BANK project is an exciting opportunity for families to develop their financial literacy and should be considered a privilege. Each learner should respect you, other participants, and the equipment they are using.

- **Provide structure**

A well-planned routine with set activities and goals provides fewer opportunities for restlessness.

- **Show a sense of humour**

Not to be confused with ridicule, use a laugh or a smile to break the tension or make light of a potential power struggle.

- **Be positive and enthusiastic**

If you want your learners to set the bar high in terms of outputs and achievements, make sure that you provide the positivity and enthusiasm to drive them towards their ambitions.

New Challenge-Based Educational Resource for Learning

Effective family learning requires that different sub-sets of the family are considered in the design of any proposed learning materials. For this PIGGY BANK project, partners have created financial literacy resources for 3 different sub-sets namely:

1. **Comic books:** for children between the ages of 6 and 12 - these resources comprise of a monthly themed Comic Book that introduce the concepts of financial literacy. The comic strips are carefully written to build a basic understanding of how to manage money, how to budget effectively, how to recognise financial pitfalls, etc. The full collection of comic strips comprises 12 monthly editions each one dealing with a different financial literacy theme.
2. **Escape rooms:** for teenagers between the ages of 13 and 18 - these resources comprise a series of 12 Online Educational Escape Room Challenge-Based Learning

Resources that present escape room scenarios themed around practical financial literacy skills.

3. **WebQuests:** for youth between the ages of 19 to 25 - these resources comprise a series of 12 WebQuest Challenge Based Educational Resources that encourage learners to develop deeper financial literacy skills for better dealing common life situations.

Comic books

As already said, the PIGGY BANK comic books are for young family members between the ages of 6 and 12 years. These educational resources help them get acquainted with basic financial topics connecting with real-life situations. The suite of comics comprises 12 monthly themed comic strips where financial literacy superheroes deal with issues related to financial literacy. The comic strips stories are adapted to the age of children.

While the proposed comic strips are developed as part of a holistic family learning programme, they will also be extremely relevant to schools seeking to introduce financial literacy into their range of services. The comics are available in PDF for printing and as flipbooks for online use. All comic books are available in all project partner languages and are accessible to any education provider through the project website and learning portal. The comic strips provide an opportunity to introduce the key ideas and concepts that are central to the development of financial literacy to young family members, and it is expected that the impact of these resources and the message they portray will be significant.

Escape rooms

The escape rooms are for young people between the ages of 13 and 18. The 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 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.

WebQuests

WebQuests are a structured learning experience that uses links to resources on the Internet and motivates learners' investigation of an open-ended question for the development of individual expertise and participation in a process that transforms newly acquired information into a more sophisticated understanding. The best WebQuests inspire learners to see richer thematic relationships, to contribute to the real world of learning, and to reflect on their own metacognitive processes. WebQuests are frequently described as 'scaffolded' learning structures to support learner performance beyond their current capacities.

The PIGGY BANK WebQuest challenges are designed to support family members between the ages of 19 and 25 years to build their knowledge and understanding of financial literacy. A typical WebQuest has several parts, namely an introduction, task, resources, evaluation, and

conclusion. The WebQuests present real-world scenarios related to financial literacy and set tasks for learners to complete. It is important to understand that these are challenge-based exercises, and the challenges can be themed to address specific topics or subjects that have specific local resonance.

Although WebQuest learning is beginning to attract the attention of educators in formal educational settings, they are still regarded as being at the cutting-edge of pedagogic innovation. The provision of WebQuest challenges to develop financial literacy education in a family learning setting represents a significant innovation in all partner countries and perhaps throughout Europe.

Lesson Plan

Day 1 – Introductory workshop – 4h

Content	Min	Equipment	Additional information
<p><u>Workshop Opening</u></p> <ul style="list-style-type: none"> As this is the first session, the trainer will introduce themselves, give a brief introduction to the training and answer questions that participants usually have at the beginning of the training. 	<u>30</u>	Room with chairs arranged in a semi-circle.	<ul style="list-style-type: none"> Participants will understand the structure of the training and its learning outcomes.
<p><u>Ice-breaker – Speed Dating Circle</u></p> <ul style="list-style-type: none"> As this is the first face-to-face session of the In-service Training Programme, the trainer asks all participants to introduce themselves within the ice-breaker activity. The participant group is asked to divide into two groups and to form two circles, with one circle inside the other circle. Those in the inner circle are asked to turn to face their partner in the outer circle. This is an adaptation to a ‘speed-dating ice-breaker’ where participants are given 30 seconds each to introduce themselves to their partner. The trainer watches the time and after 1 minute the trainer asks participants in the inner circle to take one step left and make the introductions again with their new partner. 	<u>30</u>	Training room with enough space for this activity.	<ul style="list-style-type: none"> Participants will engage in the ice-breaker activity and get to know each other.

<ul style="list-style-type: none"> This activity is repeated several times until participants have been introduced to each other. 			
<p><u>Presenting the Target Groups and Goals of the PIGGY BANK Project</u></p> <ul style="list-style-type: none"> Introduction to the PIGGY BANK Project goals. Presentation of the Pedagogic strategy. Defining the target groups – family members of all ages that want to develop their financial literacy. Presentation of the concept of the challenge-based learning resources. 	<u>75</u>	<p>Training room with space for break-out sessions.</p> <p>Pens and note-taking materials for teams.</p> <p>Blackboard, whiteboard or flipchart and markers.</p> <p>Projector, projection screen and laptop.</p>	<ul style="list-style-type: none"> Participants will become familiar with PIGGY BANK project goals, project ideas and target groups. They will understand the concept and advantages of challenge-based educational resources.
<p><u>PIGGY BANK Compendium</u></p> <ul style="list-style-type: none"> As part of this activity, participants are introduced to the PIGGY BANK Compendium. Presentation of the new challenge-based resources. Preparation for the next day – tell the participants to explore the on-line portal with resources. 	<u>85</u>	<p>Training room with space for break-out sessions.</p> <p>Pens and note-taking materials for teams.</p> <p>Projector, projection screen and laptop.</p>	<ul style="list-style-type: none"> Participants are introduced to new challenge-based resources. Participants are introduced to on-line portal with resources.
<p><u>Workshop Conclusion</u></p> <ul style="list-style-type: none"> Trainer will provide a summary of the workshop day. Participants discuss and give their feedback on the learning lessons. 	<u>20</u>	<p>Training room</p>	<ul style="list-style-type: none"> Participants will repeat and consolidate the acquired knowledge and skills.

Day 2 - Demonstration of best practice in constructing an online educational Escape Room, WebQuest and Comic Book – 7h

Content	Min	Equipment	Additional information
<p><u>Workshop Opening</u></p> <ul style="list-style-type: none"> • Presentation of the training day agenda • Identification of the participants' expectations from this day of the workshop. • Brief introduction to challenge-based resources – Comic books, Escape rooms and WebQuests. 	30	Room with chairs arranged in a semi-circle.	<ul style="list-style-type: none"> • Participants will be introduced to the topics of this workshop day and will be involved in these topics.
<p><u>Presentation of Comic Books and Target Group Specifics</u></p> <ul style="list-style-type: none"> • Trainer will present the knowledge relating to comic books and target group for this educational resource. • Presentation of the Comic Book guideline. 	120	<p>Training room with space for break-out sessions.</p> <p>Pens and note-taking materials for teams.</p> <p>Projector, projection screen and laptop.</p>	<ul style="list-style-type: none"> • Comic books are presented and explained to participants. • Participants will understand the specifics of the target group of young children.
<p><u>Demonstrating the Best Practice to Developing Comic Books</u></p> <ul style="list-style-type: none"> • Using a blackboard, whiteboard or flipchart, trainer will present guideline for developing Comic Book. 	120	<p>Training room with space for break-out sessions.</p> <p>Pens and note-taking materials for teams.</p> <p>Blackboard, whiteboard or flipchart and markers.</p> <p>Projector, projection screen and laptop.</p>	<ul style="list-style-type: none"> • Participants will learn steps on how to create Comic Books based on guideline.

<p><u>Presentation of WebQuests, Escape Rooms and Target Groups Specifics</u></p> <ul style="list-style-type: none"> • Trainer will present the knowledge relating to escape rooms, WebQuests and target groups for these educational resources. • The trainer will introduce the most common format for WebQuests and explain the five elements of the format. • The trainer will introduce the most common format of escape rooms. 	<p><u>120</u></p>	<p>Training room with space for break-out sessions.</p> <p>Pens and note-taking materials for teams.</p> <p>Projector, projection screen and laptop.</p>	<ul style="list-style-type: none"> • WebQuests and escape rooms are presented and explained to participants. • Participants will understand the specifics of both target groups (escape rooms target group and WebQuests target group).
<p><u>Workshop Conclusion</u></p> <ul style="list-style-type: none"> • Trainer will provide a summary of the workshop day. • Participants discuss and give their feedback on the learning lessons. 	<p><u>30</u></p>	<p>Training room</p>	<ul style="list-style-type: none"> • Participants will repeat and consolidate the acquired knowledge and skills.

Day 3 - Demonstration of best practice in constructing an online educational Escape Room, WebQuest and Comic Book – 7h

Content	Min	Equipment	Additional information
<p><u>Workshop Opening</u></p> <ul style="list-style-type: none"> • Presentation of the training day agenda • Identification of the participants' expectations from this day of the workshop. • Short summary of knowledge and skills learned in previous training days. 	<p><u>30</u></p>	<p>Room with chairs arranged in a semi-circle.</p>	<ul style="list-style-type: none"> • Participants will be introduced to the topics of this workshop day and will be involved in these topics.
<p><u>Demonstrating the Best Practice to Developing Escape Rooms</u></p> <ul style="list-style-type: none"> • Trainer will present a guideline for developing escape room. 	<p><u>120</u></p>	<p>Training room with space for break-out sessions.</p>	<ul style="list-style-type: none"> • Participants will learn steps on how to create escape rooms based on guideline.

		<p>Pens and note-taking materials for teams.</p> <p>Projector, projection screen and laptop</p>	
<p><u>Demonstrating the Best Practice to Developing WebQuest</u></p> <ul style="list-style-type: none"> Trainer will present a guideline for developing a WebQuest. 	<u>120</u>	<p>Training room with space for break-out sessions.</p> <p>Pens and note-taking materials for teams.</p> <p>Blackboard, whiteboard or flipchart and markers.</p> <p>Projector, projection screen and laptop.</p>	<ul style="list-style-type: none"> Participants will learn steps on how to create WebQuests based on guideline.
<p><u>Feedback and Review of Comic Books, Escape Rooms and WebQuests</u></p> <ul style="list-style-type: none"> Trainer will ask participants to give their feedback on the presentation of escape rooms and WebQuests. Trainer will provide additional explanations for developing escape rooms and WebQuests. 	<u>120</u>	<p>Training room with space for break-out sessions.</p> <p>Pens and note-taking materials for teams.</p> <p>Projector, projection screen and laptop.</p>	<ul style="list-style-type: none"> Participants will discuss challenge-based resources and ask questions about them.
<p><u>Workshop Conclusion</u></p> <ul style="list-style-type: none"> Trainer will provide a summary of the workshop day. Participants discuss and give their feedback on the learning lessons. 	<u>30</u>	<p>Training room.</p>	<ul style="list-style-type: none"> Participants will repeat and consolidate the acquired knowledge and skills.

Day 4 – Developing their own challenge-based resources - 7h

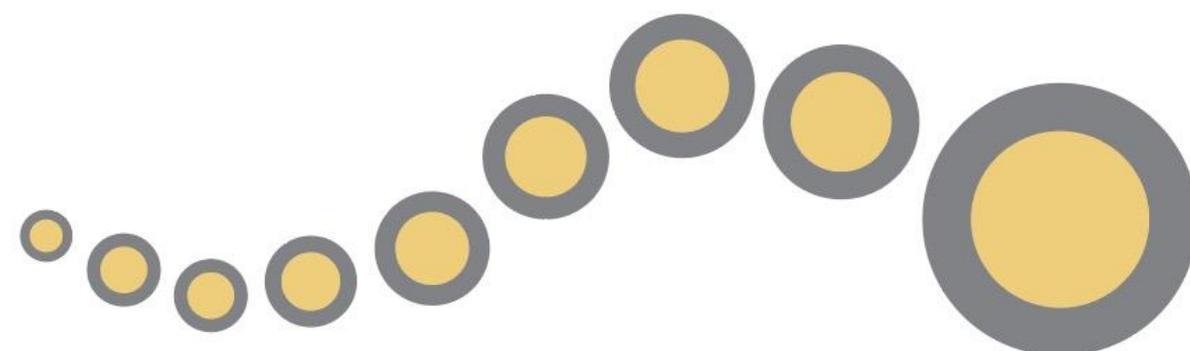
Content and Method	Min	Materials	Activity Aim
<p><u>Workshop Opening</u></p> <ul style="list-style-type: none"> • Presentation of the training day agenda. • Identification of the participants' expectations from this day of the workshop. • Short summary of knowledge and skills learned in previous training days. 	30	Room with chairs arranged in a semi-circle.	<ul style="list-style-type: none"> • Participants will be introduced to the topics of this workshop day and will be involved in these topics.
<p><u>Workshop – Developing Comic Books</u></p> <ul style="list-style-type: none"> • Participants have been introduced to PIGGY BANK project comics and practical steps and recommendation on how to create Comics. • All participants will try to create their own comics on the acquired skills and knowledge. • Trainer will help actively to participants and support them in developing their comics. 	120	<p>Training room with space for break-out sessions.</p> <p>Pens and note-taking materials for teams.</p> <p>Projector, projection screen and laptop.</p>	<ul style="list-style-type: none"> • Participants will develop the draft of their own comic strips.
<p><u>Workshop – Developing Escape Rooms</u></p> <ul style="list-style-type: none"> • Participants have been introduced to PIGGY BANK project escape rooms and practical steps and recommendation on how to create escape rooms. • All participants will try to create their own escape room on the acquired skills and knowledge. • Trainer will help actively to participants and support them in developing their comics. 	120	<p>Training room with space for break-out sessions.</p> <p>Pens and note-taking materials for teams.</p> <p>Blackboard, whiteboard or flipchart and markers.</p> <p>Projector, projection screen and laptop.</p>	<ul style="list-style-type: none"> • Participants will develop the draft of their own escape rooms.
<p><u>Workshop – Developing WebQuests</u></p> <ul style="list-style-type: none"> • Participants have been introduced to PIGGY BANK project WebQuests and practical steps and recommendation on how to create WebQuests. 	120	Training room with space for break-out sessions.	<ul style="list-style-type: none"> • Participants will develop the draft of their own WebQuests.

<ul style="list-style-type: none"> All participants will try to create their own WebQuest on the acquired skills and knowledge. 		<p>Pens and note-taking materials for teams.</p> <p>Projector, projection screen and laptop.</p>	
<p><u>Workshop Conclusion</u></p> <ul style="list-style-type: none"> Trainer will provide an overall summary of the workshop. Participants discuss and give their feedback on the workshop. 	<p><u>30</u></p>	<p>Training room.</p>	<ul style="list-style-type: none"> Participants will repeat and consolidate the acquired knowledge and skills. Participants will evaluate various aspects of the workshop.



PIGGOY Bank

A Family Learning Model to
Promote Financial Literacy



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S V E B ■ **movetia** Autonomni inštitut
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kvalitete v zvezi
s strokovno izobrazbo
F S E A ■



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