



In-service Training Programme

Learner Manual – Part 1

Learning in the Classroom



A Family Learning Model to
Promote Financial Literacy

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

This Learner Manual provides support for the Training programme (25 hours of face-to-face workshop) which focuses 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 developed in the PIGGY BANK project. The Learner Manual and the Training Programme will ensure 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 to 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 practice |
| 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 project goals, the importance of financial literacy and the PIGGY BANK compendium.
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.

PIGGY BANK target group

The primary target group of the PIGGY BANK 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.

Learning Activity 1 - Importance of the 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 organisations 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 resolution 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.

Learning Activity 2 – Using an Innovative Pedagogic Strategy

The In-service training programme will be using innovative pedagogic methodologies for 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 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 basis for 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 seem 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 allowing 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 high-level training to adult educators providing them with 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 the remote areas. For many people education has gone about as far as it can go within formal instruction and formal learning environments but 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 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.

Learning Activity 3 - Presentation of the New Challenge-based Educational Resource for Learning

Effective family learning requires different sub-sets of the family to be considered in the design of any proposed learning materials. For the PIGGY BANK project, partners have created financial literacy resources in 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 strip 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 of 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 of 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 youths between the ages of 19 to 25 - these resources comprise of a series of 12 WebQuest challenge based educational resources that encourage learners to develop deeper financial literacy skills for better dealing common life situations.

The trainer will provide you with examples of each challenge-based resource. After completing this lesson, you will be introduced to Comic Books, Escape Rooms and WebQuests and templates for developing each of this resource will be provided to you digitally.

Learning Activity 4 - Development of the New Challenge-Based Educational Resource for Learning

Guideline for Development: Comic Book

Introduction

With its content, each Comic Book should be interesting and instructive to the target group. By reading comics, the reader should connect with the characters and thus learn how to behave smartly and responsibly when facing situations from the comics. In order to achieve this, the text needs to be based on the interests and goals that are most common with the target group.

Level

Aside from the fact that, the comics should be interesting and instructive, they also have to be fun and meaningful to the target group. The characters from the comics must be adapted to the age limit of the target group, i.e. they need to be made such that the target group can connect the characters with real-life phenomena and situations. It is necessary to create comics that encourage the reader to think about how best to cope with a related situation. Since the topics covered are of a practical nature, it is important to adapt the level of comics to readers in such a way that they are able to understand the message and acquire the necessary practical knowledge that they will be able to apply in everyday life.

Relevance

The accuracy of all information must be checked in advance and the topic should be related to the desired goal. It is very important that the information we use can be applied in practice and that by using it we positively influence the decision-making ability of the target group in everyday life. The text in the comics must be carefully composed so as not to send the wrong message to the target group and lead them to make wrong moves in the situations they will encounter throughout life.

Quality

All comics must provide a sufficient amount and quality of information needed to acquire knowledge. All information should be adapted to the economic and social situation of the target group so that the comic can be applied in practice and not to confuse the target group if the content within the comic differs significantly from the everyday situations of the target country. For example, it is important to adjust the amounts and type of currency to those of each country.

Standards and scenario

Comics must be based on the clear parameters that are listed and defined for each topic and which also represent the goals that are sought to be met. In other words, the reader must acquire the knowledge and skills defined as learning outcomes. By reading comics, the readers acquire essential knowledge and skills that help them in everyday situations. When they meet the similar situation in real life, they will be able to react better than before reading the comics.

Clear message and useful skills

The steps that the characters within the comic have taken to resolve the situation positively must be clear to the reader. It must be clear why some unfolding of the situation within the comic is characterised as a positive or negative situation. In this part, it is important to present the story within comics in a simple and clear way so that the message to target group members would be clear and instructive why such a situation occurred, and unfolded in a certain way and why it was positive or negative. It is important that readers gain knowledge of why it is wise to avoid some moves, but also what is best to do if they find themselves in a particular situation.

Translation

After the English versions of the comics are developed, it is necessary to translate them into the languages of the partner countries. When translating, it is very important that it is maximally adapted to the target group of the project, i.e. that all terms, characters, script and content are adapted in such a way that the target group can easily master them. The content should be easy to understand within the situations and terms of the country from which the target group comes, i.e. it must be maximally localised so that the target group can identify with the characters from the comics and the situations described within the comics story.

Digitalisation

After the whole concept of the comic is designed and the script and characters are worked out, it is necessary to do the final part, which is the digitisation of the comic. One or two project partners are in charge of this final part, which converts the content for the comic into a digital form of the comic.

Guideline for Development: Escape Room

What is a digital educational escape room?

A digital educational escape room is a fun, online challenge with tasks, puzzles, clues and possibly secret locks and other engaging elements. Escape rooms teach valuable life skills and knowledge by an entertaining learning process. Problem-solving and challenge-based tasks represent an engaging and attractive learning style.

Task introduction

The introductory part - Introduction - should interest the readers with its content and "draw" them into the topic and motivate them for the work on the tasks and test questions. In order to achieve this, the text needs to be based on the interests and goals that are attractive among the target group.

Test questions

Task level

Escape Room tasks should be feasible and interesting for the target group, encouraging them to think about how to solve the task logically and practically. Since the topics covered are of a practical nature, it is important to adjust the level of the task to the readers in such a way that they are able to solve the task, and thus acquire the necessary practical knowledge that they will be able to apply in everyday life.

Relevance

The accuracy of each task and all answers must be checked in advance and the tasks should be related to the achievement of the learning goal. It is very important that the information is clear, and the tasks are solvable and reasonably demanding.

Quality

Continuing with the previous point, all sources listed as help in solving the task must provide a sufficient amount and quality of information needed to solve the task. All information should be adapted to the economic and social situation of the target country so that the learning skills can be applied in practice. The quality of the graphic design is also crucial.

Steps

For the Escape Room to be solved, the readers must be clear on the steps they must take to finish the tasks and in which order.

Standards

The tasks must be based on the clear parameters that correspond with the learning outcomes for each topic. The definition of the learning outcomes uses to be the first step in creating some educational tool like an Escape room. The students must acquire the knowledge and skills in accordance with the defined learning outcomes.

Answers

Requested solutions to the tasks must be clear and should not enable the student to give ambiguous answers. It is certainly necessary to guide the student to simple and precise results in order to avoid answers that can be understood in several ways and which can lead to an incorrect answer dismissed by the person checking the answers or by the application or web platform on which Escape Rooms are developed.

Conclusion – a good tip

As is the case of the introduction, the conclusion part must also be interesting and engaging for students. The final part of the escape room is an opportunity to summarise the knowledge and skills learned. It is also a space for generalising learned content in relation to real-life situations. A call to use new skills in practice can be in the final part of the escape room too.

Guideline for Development: WebQuest

What is a WebQuest?

A WebQuest is a research-oriented teaching activity in which students obtain the information they work with primarily from Internet sources. The structure of the WebQuest usually consists of these essential parts:

- introduction
- task
- resources
- self-evaluation
- conclusion

Introduction

Motivation

The introductory part - Introduction - should interest the students with its content and "draw" them into the topic and motivating them for the work on the tasks. To achieve this, the text needs to be based on the interests and goals that are attractive for the target group.

Existing and new knowledge

The text of the Introduction section should briefly remind the readers of the current knowledge on the topic we expect them to possess and prepare them (concisely and clearly) for the new knowledge they will adopt in the WebQuest.

Tasks

Creating the tasks is the most difficult and creative part of developing a WebQuest. The task is the formal description of what the students will produce in the WebQuest or its' final result. Tasks should be meaningful and fun.

Task level

Tasks should be feasible, interesting and fun for the target group. It is necessary to create tasks that require finding solutions from multiple sources, a synthesis of information collected from these sources, which result in a creative solution or "product". If possible, it is desirable that, as part of the results, the student expresses their position or opinion on the topic within their final "product".

Standards

The tasks must be based on the clear parameters that correspond with the Learning Outcomes for each topic. The definition of the learning outcomes uses to be the first step in creating some educational tool like a WebQuest. The students must acquire the knowledge and skills in accordance with the defined learning outcomes.

Resources

Steps

The students must be clear on the steps they must take to solve the tasks and in which order for the goal to be reached.

Collaboration

Sometimes the WebQuest tasks require mastering skills and acquiring knowledge by working in a group (friends, family members, etc.) either during the preparation of the WebQuest product or at the presentation of the final result. Presentation of the WebQuest product/result is an opportunity to present and summarise newly acquired knowledge and skills.

Relevance

Each listed source (link) must be meaningful and must contain enough useful information to solve the tasks and reach the final result.

Quality

The quality of the content is most important as it is research-oriented teaching. Graphic design is not so crucial, but it contributes to the attractiveness and success of every WebQuest.

Self-evaluation

This part of the WebQuest is usually written in the form of a Questionnaire where student evaluates his/her acquired knowledge by answering a series of questions with "Yes" or "No". (Example: After completing this WebQuest, I can: Promote responsible attitudes as a consumer: Yes / No).

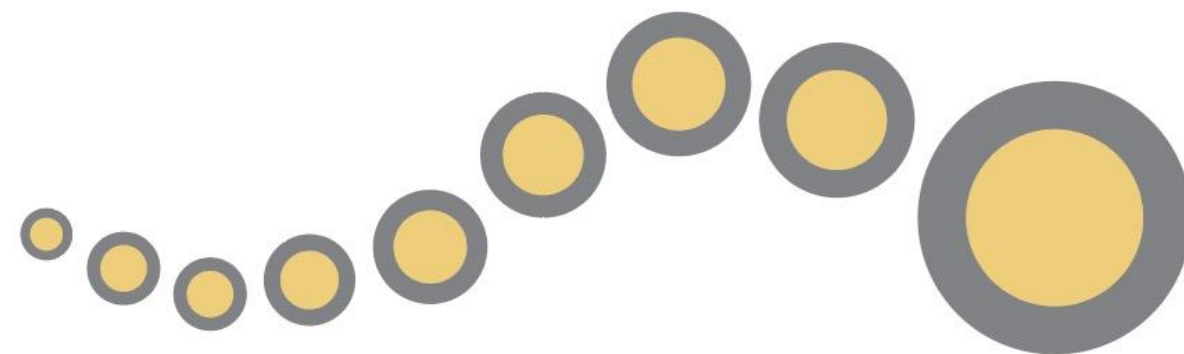
Conclusion

As is the case of the introduction, the conclusion part must also interesting and engaging for students. The final part of the WebQuest is an opportunity to summarise the knowledge and skills learned. A call for using new skills in practical life can be here too.



PIGGY Bank

A Family Learning Model to
Promote Financial Literacy



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S V E B ■ **movetia** Autismen und Sozialen Fähigkeiten der Kinder fördern und fördern
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