



Managing Money



Pilot trial report

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1. Executive summary

The Managing Money project started in 2015 and was co-funded by the Erasmus+ programme of the European Union. Partners from the UK, Netherlands, Germany, Belgium, Switzerland, Slovenia and Norway have worked together to develop an up to date financial curriculum for adults and blended and online approaches for its delivery.

Managing Money was about the development of financial capability in adult education using modern technology. The Managing Money partnership has developed an adult financial literacy curriculum which can be delivered by organisations which are experienced in engaging and supporting those most at risk of financial difficulties.

To support curriculum delivery, Managing Money has developed offline and online resources, including a responsive app, which embeds learning in real life contexts to make financial literacy immediately relevant to learners. Once the main products were developed, the testing phase was initiated in 4 partner countries with the aim to test, evaluate and adapt the results. During 2-phase testing, feedback from tutors/mentors and adult learners was collected.

The following outputs were developed prior the testing phase:

- Needs analysis (including a summary of existing practice, policies and resources, relevant curricula and research)
- Financial literacy curriculum
- Resources and activities (to support curriculum delivery)
- Guidelines for programme delivery
- Managing Money app (to encourage self-directed and blended learning)

The process was completed with preparation of the piloting report and as one of the main outputs – The learning guide (for use by adult education providers, associations tutors and trainers across Europe), which gives an overview of the available materials and products. All materials can be found in detail on the Managing Money website – www.managing-money.eu

2. Piloting process description

The Piloting phase was organized in 4 countries: Slovenia, Netherlands, Belgium and UK by the following project partners: Ljudska univerza Velenje, Stichting ROC West-Brabant, CVO Antwerp and Learning & Work (Learning and Work Institute).

The Piloting phase was led by LUV, and was supported by the following documents:

- Guidelines for pilot phase delivery
- Online check-list for monitoring the progress
- Tutor training participation form
- Tutor training questionnaire
- Tutor training report template
- Piloting attendance lists
- Piloting questionnaire
- Piloting report template
- Case study template

Piloting consisted in testing the learning resources within the developed curriculum, the use of the app to support and enhance the effectiveness of the learning to support the acquisition of those skills that facilitate learners to cope with financial challenges.

The work was articulated along 2 tasks:

- tutor training and
- pilot learning session for adult learners.

The aim of the pilot phase including tutor training was to test and finalize all developed project results. When the piloting and validation phase were completed, the Managing Money app was made available for other users in Apple App Store and the Google Play Store.

2.1 Curriculum

In 2016, the Managing Money partners with help from other collaborators developed the curriculum. The curriculum is partly based on the "Competence goals for numeracy" and the "Basic skills profile for financial literacy" developed by Skills Norway.

The curriculum consists of several parts, including skills, learning outcomes (short term, medium term and long term), actions/tasks and examples of what the actions/tasks may entail.

The main categories covered in this curriculum are:

- Budgeting
- Banking
- Loans & Credit Cards
- Shopping

Per area, a set of required skills, learning outcomes, actions/tasks and examples are given.

These categories cover most of the areas in life where adults will have to make informed choices regarding their financial situation, both in present and in the future. The curriculum fits the needs of adults in all of Europe in today's society.

Curriculum was implemented in the piloting phase, it was introduced and discussed during the tutor training and later deliver by tutors during the piloting with adult learners.

2.2 Learning resources

Resources include materials for adult learning trainers and for learners and a responsive app for use on learners' own technologies.

Quite an elaborate collection of financial literacy activities is can be found on the website. A selection of activities, based on the curriculum, can be used with students with preparation based on the practical tips. The activities are put together per category (cf. curriculum). This is the most critical area this specific activity addresses, but one activity could of course cover several areas.

Per activity the following items can be found:

- the skills addressed when doing this activity with your students,
- a description of how to implement this activity,
- the time needed to do this activity,
- resources needed for doing this activity,
- and, if applicable, some other things to take into account as a teacher.

The activities have been developed in such a way that a teacher can use them as 'building bricks' to build their own lesson based on the needs of their own students and the time that is available.

2.3 Managing Money App

The Managing Money App complements the Managing Money curriculum. The app takes an action-based approach, simulating situations where people need to practice their personal financial management, while the Managing Money curriculum develops the skills they need to help them plan their finances in response to financial challenges.

The app places the Managing Money curriculum in the context of ongoing financial planning – i.e. the curriculum develops learners' knowledge and skills, while the app provides virtual opportunities for learners to practice those skills in a risk-free setting. Both planned life moments e.g. studying, starting your own business, having a place of your own, living as a couple, buying something big, planning your financial future and unplanned life moments e.g. losing a partner, struggling with debt, fluctuating interest rates, dealing with long term illness, becoming unemployed, returning to or being promoted at work, are some of the real life issues which impact on your financial health, requiring people to revise their financial management on a regular basis.

3. Tutor training

The Tutor Training was intended as informal, innovative workshops, based on experimentation. The guiding idea throughout the whole process was to exploit the activities for the piloting of the resources and the app.

The method was based on a 3-folded approach:

1. Blended learning approach: the curriculum delivery consisted of face-to-face and online activities.
2. Discussion approach: sharing experience among trainers and between learners was encouraged and supported through online and face to face activities and tools.
3. Hands-on approach: through practical exercises and use of the app in home environment trainers moved from classroom and textbook mode to hands-on problem solving where were able to recognise first-hand how what they are testing could be applied in the pilots following the training.

3.1 Selection of trainers

Trainers were selected among teachers, educators, volunteers and mentors. The aim of the training was to prepare them to deliver the pilots for adult learners.

The minimal requirements to participate that were agreed on:

- Experience in teaching/mentoring (pedagogical knowledge)
- Financial literacy related knowledge and/or interest
- Basic knowledge of using educational apps/digital learning tools

Despite requirements there was no exclusion criteria, motivation and willingness to deliver the training were the key, but only the experienced ones later delivered the piloting sessions. Trainers were invited or selected by partners directly or recruited through invitations, flyers or via social media.

3.2 Resources and materials used

In all partner countries training was done in several sessions, partners had an opportunity to decide on form (blended learning, face-to-face, flipped learning).

The reference materials used were financial literacy curriculum (O2), Resources to support curriculum delivery (O3) and Managing Money App (O4).

The aim was to use informal session to discuss the materials, gather feedback, analyse activities, test them and to test the app. The more experienced trainers provided valuable feedback and selected activities to be tested during pilot delivery. The number of sessions was open, but all activities were tested, and curriculum discussed. The training was supported by online learning resources provided on Managing Money website.

3.3 Tutor training in partner countries

3.3.1 Tutor training in Slovenia

A total of 12 trainers participated in the training. Training was organized as combination of 2 face-to-face meetings (8 hours) and online activities (approx. 4 hours). The selected trainers all had experience with mentoring, teaching or providing learning aid to adult learners.

The training was organized in form of 2 workshops – face-to-face meetings. At the beginning the Managing Money project and its aim were presented. The demo version of the app was presented and app itself discussed. The workshop part followed. The participants (tutors) were actively involved in all activities and shared their experience on the field of financial literacy.

5 different activities (at least one from each area) that we previously chosen from the handbook were tested by the trainers. The aim was to determine their usability in pilots and practical part of implementation. Also, trainers were able to test the time needed by themselves, so they could later better plan their piloting sessions.

Workshops provided the opportunity for trainers to bring and share their own experience and provide necessary feedback on developed materials. Some amendments of materials were suggested, those were later implemented by project partners.

The online testing (and feedback) followed the workshops. The aim was to test learning resources) available online) to review workshop materials and to plan a piloting session. Feedback was provided via questionnaires and common spreadsheets editable by all trainers.

Tutors' feedback

Everybody was very satisfied with the workshops and the aims of the project. What they liked the most was the practical part of the workshops where trainers received some new knowledge and became aware of new materials available for delivering financial literacy programmes. All agreed that piloting sessions should be practical rather than theoretical. In that way the participants can exchange they experience between themselves and shared their “mistakes” or lessons learned.

During the training, trainers provided feedback on which activities are most suitable for learners and which should be modified (to fit the need of the specific target group) for use during the pilot sessions and later during regular courses. All participants agreed that some activities were more suitable than others for the specific target group.

Trainers agreed that the curriculum and existing materials should be followed to some point, but that it is more important that materials and activities are adapted to the needs of the target group. In that way they will be more motivated and eager to actively participate.

Feedback on the app was collected later, during multiplier events and after pilot sessions. In the training demo version was presented, but all trainers had later

opportunities to test use of the app. It was evaluated as very target oriented and useful. Participants mainly commented that characters are chosen well and adequate level of engagement is required from learners.

3.3.2 Tutor training in Belgium and in the Netherlands

A total of 13 trainers attended the training that was organized in Belgium. Trainers from Belgium and the Netherlands came together during a half day in CVO Antwerpen. The tutor trainers were Glenn Vermeiren (teacher at CVO Antwerpen and involved in Managing Money) and Berry Jansen (teacher at ROC West-Brabant and also involved in the project).

CVO Antwerpen informed its teaching staff about the Managing Money project in the monthly newsletter. Teachers were invited to participate in the tutor training voluntarily. The teachers from CVO Antwerpen were either teaching in Dutch as a second language or second chance education. The teachers were interested in the topic of financial literacy, because they want to educate their students on how to make a budget, how to get a loan etc.

ROC West-Brabant informed its staff about Managing Money in several meetings, emails and newsletters and invited all its teachers who are in some way involved in financial literacy and/or calculus. The teachers who showed an interest recognized the need for learning materials on financial literacy in their respective teaching subjects in either basic education, Dutch as a second language, second chance education and vocational education.

Participants were informed about the Managing Money project and the resources that were created in the project. The tutors created an online learning environment: <https://www.zeetings.com/gvermeiren/0004-0321-0001#page>

Participants were able to test some activities in smaller groups and the demo version of the app was demonstrated. Afterwards the tutors created a course on the online learning platform of CVO Antwerpen, so teachers could study the course material in depth in their own time (see pilot report).

Tutors' feedback

Participants said that it was interesting to share experiences with other teachers. The method used (workshop) was a good way to get acquainted with the areas and the resources. But it was also good that participants could study the materials in their own time.

Participants shared that it was good that the resources are authentic. They think the materials are useful and practical although in some cases they will have to be adapted to the level of the students. They are certainly a source of inspiration on which further programmes can be built.

They think it might be difficult for students to talk about some topics freely, e.g. how much they earn.

Some topics are quite theoretical, and they want to do more practical exercises, use digital tools, but the materials provided can serve as a good starting point.

Teachers provided more feedback during and after the piloting phase. This feedback can be found in the piloting report.

3.3.3 Tutor training in UK

L&W held 3 separate training events to reach, engage and train as many tutors as possible who are working with adults of all ages, in different contexts and wide range of geographical locations

- a) Rochdale Borough Council are interested in the development of financial literacy for all citizens, with an especial focus on hard to reach and excluded learners, including adults with low levels of literacy and numeracy. Rochdale adopts a multi -faceted approach to adult learning, with volunteers working together to reach the most excluded learners in their communities and to support their skill development. This training targeted a representative range of volunteers, tutors and managers with responsibility to support adult learning in Rochdale. The Rochdale training session also aimed to have representation from staff and volunteers working in diverse contexts who are interested in integrating MM outputs in existing courses such as English for immigrant communities and entry level Maths as well as offering MM as a stand- alone course in community learning centres such as Burnside in Manchester
- b) Doncaster Council requested that their session should focus on training managers who could cascade the training to their staff. This had the advantage that management buy into Managing Money and know enough to plan its integration within Doncaster's adult learning delivery as well as having enough knowledge of Managing Money to support tutor delivery.
- c) The L&W tutor training webinar recruited a wide range of tutors from different geographical locations in England and Wales who have responsibility to develop the financial capability of a wide range of adults of different ages in diverse learning contexts including: community learning, family learning, work-based learning, further education colleges, grassroots and voluntary organisations.

The Rochdale training was carried out in a single day, which brought together volunteer workers, managers and tutors to:

- Gain an understanding of the background and rationale for the project
- Gain an understanding of the project, partnership and outputs
- Discuss the usefulness Managing Money in the context of the UK position for adult's financial literacy
- Consider and plan use of the project outputs in the context of delegates' organisations and target learners
- Download and explore the Managing Money learning resources, digital assets and app
- Plan the integration of Managing money in the learning delivery by delegate organisations, the model of delivery to be adopted and the target learners for each organisation / learning area

The training room was organised in table groups, with each table consisting of a mixture of paid tutors and volunteers. For exploration of digital assets delegates were asked to use their own smartphones where possible although ipads were available for delegates without access to smartphones.

For the app training, each group had access to an ipad with the app pre- loaded on each machine.

The training adopted a mixed methods approach with presentations delivered by L&W staff, hands on activities (including the app installation and use) and discussion activities led by L&W with feedback from each group. Individual feedback was encouraged and recorded on flip charts and discussed with the whole delegate group.

Doncaster training was also delivered in a single session over one day. The aims of the training were similar to the Rochdale tutor training as delegates experienced the tutor training which they could deliver as part of their staff CPD (Continuous Professional Development) programme. However, the training was delivered to 3 key managers, so discussions focussed on strategies and opportunities for implementation of Managing Money within Doncaster Council.

The tutor training webinar adopted mixed approach to suit the needs of the management and tutor delegates. A similar starting point presentation was delivered by L&W which covered the Managing Money Needs Analysis, curriculum, learning activities and app use, with a virtual exploration of the app as well as online synchronous delegate discussions.

Tutors feedback

After the training tutors provided answers to these main questions. Regarding the first question - How will you incorporate Managing Money into your programme delivery – tutors answered that they would deliver the programme as a standalone course or alongside a maths course, they would create financial literacy course as part of our family learning provision, or they would organize a workshop. They could also integrate content in ESOL course. Regarding delivery model that they would use for Managing Money there were several options: formal and informal financial literacy courses, blended delivery, flipped classroom model, self-directed learning, differentiated learning and as part of a digital skills course.

The last they were asked how they will use Managing Money activities with their learners and they responded:

- As a springboard to help learners to actively seek information in their everyday lives
- Handouts to stimulate learner discussion
- Incorporate activities (learning resources) in a Kahoot quiz for use with learner smartphones
- Incorporate scenarios in formal English and Maths courses

- Providing case studies for ESOL and English curriculum delivery
- Vase studies included as part of functional skills maths courses
- Case studies for English course speaking and listening activities
- Include in Google Classroom activities to support distance learning in family learning courses.

They suggested the following areas to be improved:

- Increase usability of app for visually impaired and dyslexic people
- Increased use of visuals in app for learners with low levels of literacy
- Information on how to avoid financial scams

Tutors also suggested that a Training video on installing and using the MM app should be created.

4. Piloting phase

Piloting phase followed the tutor training in 4 countries. It was left to partners (or tutors) to define the number of learners or trainers in a group and a method of testing.

No more than 10 people per session/workshop were recommended so that everyone would have the possibility for interaction and active participation. There could be one or two tutors engaged in piloting of one group.

Piloting included:

- a. face-to-face classes
- b. homework
- c. app use

These three types of activities were combined depending on the interest and engagement of learners. The aim was to deliver the pilots in interactive way, allowing exchange of experience, discussion and reflection.

Different approaches were tested, based on provided feedback most suitable ones are suggested in the Managing Money learning guide.

Slovenian partner decided for traditional approach – LUV delivered interactive workshops and tested materials with different target groups. CVO Antwerpen & ROC West-Brabant chose different approach – they tested materials in 2 phases, with trainers and with participants of multiplier event. Learning & Work supported trained tutors to support learners to use the Managing Money resources, with a particular focus on the use of the final version of the Managing Money app for self directed learning, using their own technologies – tablets or smartphones.

4.1 Pilot deliveries in partner countries

4.1.1 Pilot delivery in Slovenia

40 participants were involved in piloting phase. 4 sessions/workshops with different target groups were organized.

- First group were young adults who are enrolled in primary school program for adults (drop-outs continuing education). All of them have some experience regarding financial literacy (buying car, paying bills, loan a credit, etc.).
- Second group was mixed group in sense of age, education, status (employed, unemployed, migrants, seniors, etc.).
- Third group were unemployed people of different ages, education background and life situation. Some of them have a family, some of them are alone and live with their parents. Regarding on their situation they have different needs and desires as well.
- Fourth group were seniors who again have different needs and desires than previous three groups. What was interesting about this group was that they put nonmaterial needs and wishes on top of their list. For example, they said that

their need and wish is to be healthy, happy, love among all people (and not to have more money, new car, new house, holidays, etc.).

Sessions were organized in different places. Two of them were executed at Ljudska univerza Velenje, two took place in LUV's dislocations in Šoštanj and Nazarje. For each session three hours face-to-face time was planned, but often sessions took longer (especially when it came to sharing personal experience). Different methods were used. First part of the session presented more classic lecture on the topic, second part was more learning by doing, which means that learners were actively involved in the activities. This method proved as most suitable, because during the activities and conversation about their financial situation and experiences participant learned more than they would if they only listened.

Learners' feedback

All participants expressed interest in the Managing Money project and were curious what they could learn. They were especially interested in the app. Demo version of the app was presented and the feedback was very positive. More than half of participant have expressed the wish if we can inform them when the final version of the app will be available. Once final version was available links were shared and participants tested the app. Feedback was positive, most found it entertaining but also very educational. Some had difficulties due to not reading guidelines, those required some help from the tutors/peers.

Participants said that curriculum is well prepared, and that it offers simple overview of the content. What they liked the most was the app and they could barely wait for the final version. Once final version was available and tested they especially liked how they can play or "live" virtual life of person which in some way is similar (some life situation) to theirs. Beside the app, they also praised the activities that were selected for them. 90 % expressed interest to participate in longer course on financial literacy.

4.1.2 Pilot delivery in Belgium and Netherlands

The pilot conducted by CVO Antwerpen & ROC West-Brabant was done in 2 separate phases, each with a different goal. The goal of the first phase was to collect feedback on the Managing Money financial literacy resources for teachers.

Phase 1:

- GO CVO! Antwerpen: invitation to provide feedback was sent out to 10 teachers. It concerns those teachers registered for the tutor training course.
- ROC West-Brabant: invitation to provide feedback was sent out to 8 teachers. This also concerns the teachers registered for the tutor training course.
- In total (only) 7 teachers of ROC West-Brabant and CVO Antwerpen provided feedback on the resources for teachers. This concerns adult education teachers, mainly teaching in the second chance to learn department of both schools.

Teachers that participated in the tutor training were asked to provide their feedback as they have been familiarized with the materials during this training session. Their feedback was asked for in the beginning of March 2018.

Phase 2:

- In total 16 out of the 20 external participants of the multiplier event organised in Antwerpen (24/05/2018) provided feedback on the Managing Money app. This concerns teachers in adult education and secondary education, student counsellors, a publisher, financial literacy experts and academic staff.

The multiplier event allowed us to first give more background information to the 'testers' of the app. They were presented with information about financial literacy and why it matters, about the link between poverty and financial literacy and with different European financial literacy programs. This allowed them to put the Managing Money in a broader perspective. Modern English, responsible for the development of the app, then gave a demonstration of the app during which the game was played by one of the developers. This allowed the testers to get a good understanding of the different features and the game in general. This resulted in far better feedback as the level of understanding could never have been reached by just providing the app to the testers and have them test out the game themselves.

To collect feedback on the resources for teachers, an online Moodle course was set up containing all resources for teachers, per learning area as described in the resources for teacher's booklet.

Teachers that participated in the tutor session on November 30, 2017 were asked to select 1 activity per learning area. They were then given some time to provide feedback using the online questionnaire provided under each learning area (by 16/03/2018). Through this questionnaire, teachers were asked about:

- Which activity they went through
- What was most positive about that activity in their opinion
- What was most negative about that activity in their opinion
- To which extent they would use this activity with their students
- What would have to change in order for them to use this activity with their students

In case teachers had questions, they could use the online discussion forum to ask them to the rest of the group or the administrators but none of the teachers did.

The goal of the second piloting phase was to collect feedback on the Managing Money app.

To collect feedback on Managing Money app, participants to the multiplier event organised in Antwerpen (BE) on May 24, 2018 were first presented with information about financial literacy and why it matters, about the link between poverty and financial literacy and with different European financial literacy programs. This allowed them to put the Managing Money in a broader perspective. Modern English, responsible for the development of the app, then gave a demonstration of the app

during which the game was played by one of the developers. Participants were then asked to fill in a questionnaire and leave it at the exit when heading home.

Collected feedback:

The feedback collected during the first phase of the pilot was incorporated into the booklet 'financial literacy resources for teachers' by making some changes to it. Where relevant, feedback was even literally included into this document under the 'feedback from teachers' section of each activity.

Feedback on the Managing Money was communicated to Modern English who has already made some adaptations based on it.

By piloting the different activities, the Managing Money consortium basically wanted to get an idea of the usability of these activities for teachers and what would have to change for them in order to make the activities usable in case they indicated they are not. Based on the feedback from the teachers evaluating the different activities, it seems that they mainly agree that the activities are ready to be used with their students. The question 'to which extent would you use this activity with your students?' received a good overall score.

Based on the feedback of those who tested the app during the multiplier event, the following recommendations could be made:

1. Create a character which appeals more to children in secondary education.
2. Make a version of the app which can be played on the computer as this is sometimes more convenient in an educational setting.

Especially the second recommendation is relevant regarding the objectives of Managing Money as this feature will increase the possibilities of using the app in an educational setting. The first recommendation is of course also very relevant but given the fact that Managing Money is related to adult education, priority was given to implementing the first recommendation.

4.1.3 Pilot delivery in the UK

Learning and Work Institute took a different approach to the learner trials by focussing on use of the final version of the gamified app for self directed learning with virtual support. Learners were invited to take part by providers and tutors who had participated in one of the tutor training sessions. Tutors introduced the Managing Money project and resources to learners and individual learners were supported virtually by Learning and Work tutors to download and use the app. 20 learners were involved in the pilot, all of whom completed the app feedback form.

Collated Learner feedback

- 1. Did you experience any difficulties while installing and running the Managing Money app? All learners agreed the app was easy to install without help or that it was easy to install with some help.**
- 2. In what circumstances did you test the Managing Money app? All learners tested the app individually without help or with some support.**

- 3. Please rate the following elements of the Managing Money app in a scale from 1 to 5**

The majority of learners rated:

- **Graphical design as excellent or good**
- **Visual attractiveness as excellent or good**
- **Navigation as good or very good**
- **Content as excellent, good or satisfactory**
- **Overall look as good, very good or excellent**
- **Comprehensibility of the game rules as good**

Playing time as good

- 4. The majority of learners agreed that playing the Managing Money app extended the scope of their financial skills.**
- 5. The majority of learners agreed that the Managing Money app content improved their understanding of issues concerning financial literacy.**
- 6. The majority of learners agreed that the app satisfied their expectations.**
- 7. The majority of learners stated that the app is worth recommending to others.**
- 8. Please share your general comments/suggestions about the game (e.g. elements to be modified, added, cancelled, etc.)**
 - It would be good to have more characters
 - I would like to create my own character
 - I will use the app with my children
 - There should be more information on creating budgets
 - Some of the events should be more realistic

5. Case study

Partner

ROC West Brabant, participant in the project

Background

I've used the case study in a small class of young adults to practise the subject of income, expenditure and how to draw up a budget.

Challenge

The lesson starts with explaining how a personal budget can be drawn up. After that I've given several practical examples from the Managing Money resources and explained them in some detail. Consequently, every individual student worked out a practical example that applied to him/her.

After everyone had drawn up his personal budget, we started monitoring that budget and we guided the students in dealing with their finances for some time, both inside and outside the lessons.

I have come across a considerable lack of knowledge and skills in the field of budgeting. This gap has been partly closed by a small part of the Managing Money curriculum.

The idea behind it all was to make the students financially self-sufficient. The challenge was to provide them with insight into their income and expenditure behaviour and to have them create a balance between the two on an individual basis.

Solution

Managing Money contributed to the solution by means of the practical examples that were given. Every student could reconstruct his own personal situation by using one or more examples they could identify with. The feedback I got was that students find it very difficult to set up a budget and stick to it. They need a lot of guidance with that. The time mentioned in the curriculum and resources does not cover the whole process as a lot of time for 'aftercare' is needed. In addition, students are hesitant to talk about their personal finances.

There is a potential for sustainability as the curriculum provides a sound basis for the financial literacy of the students. The continuous role of the teacher is not to be underestimated.

Tip!

Keep on following and guiding the students for a longer period of time in the process towards their financial literacy. It's not a one-off action but a continuous process. The income and expenditure basis can be useful for this.

6. Conclusions and recommendations

The result of the piloting phase show that the flexible design of Managing Money outputs allows topics to be easily integrated within the curriculum of any adult learning provision in any European country. Modular design and various supporting materials provide suitable educational support and allow integration either in existing courses or delivery of independent workshops or courses. Materials provide wide range of options for educators (tutors, mentors, teachers) and are adaptable to the needs of the learners. This makes Managing Money flexible, innovative and interactive educational package which is supported by the educational app. App makes it appealing to the learners and allows room for discussion, self-evaluation and critical thinking.

To effectively use the outputs from the Managing Money project, we recommend that:

- Providers plan and host a Managing Money CPD session with tutors working with learners who could benefit from developing their financial literacy skills.
- Providers discuss and agree with their tutors which learners would benefit most from improving their financial literacy skills.
- Tutors identify how Managing Money could be included in their planned programme i.e. stand alone, integrated in another course etc.
- Tutors identify the delivery model e.g. for differentiation, self-directed, classroom delivery etc.
- Tutors identify barriers for learners to the planned delivery models e.g. no personal mobile device, lack of connectivity, low levels of literacy and / or numeracy.
- Tutors identify support required for learners (if any).
- Tutors review the Managing Money learning activities and adapt them for their own programme.
- Tutors identify expected learner outcomes.

All materials are available from project website, through project partners and in several European languages.