



PROJECT “Money & Life Skills – Financial Capability Made Easy”

project number: 2018-1-PL01-KA204-050804

**THE MINUTES
OF THE KICK-OFF MEETING**

Dates: 27^h of February, 2019

Venue: Vienna, Austria

Host organisation: Wissenschaftsinitiative Niederösterreich (WIN)

ATTENDEES

Asociación andaluza de apoyo a la infancia - ALDAIMA
Ente Bilaterale Veneto
Greek Academic Network - GUnet
INTEGRA INSTITUT, Institut za razvoj clovekovih potencialov
QUALED občianske združenie pre kvalifikáciu a vzdelávanie
Stowarzyszenie “EBI Association“
Wissenschaftsinitiative Niederösterreich (WIN)

AGENDA

9:30	Welcome by hosting organisation
9:40	Short presentation of partners
10:00	Introduction into the project, visions and expected outcomes
11:30	<i>Coffee break</i>
12:00	Brainstorming for design and contents of outputs
13:30	<i>Lunch break (invitation of WIN)</i>
14:00	Agreements on outputs, organization of content
15:30	Dissemination activities according to work plan: Presentation of dissemination plan including communication plan to relevant stakeholders Project information on partners’ websites First draft of project website Flyer with project information in English (draft) Discussion on content for first newsletter in all languages (due month 5) Suggestion for shared cost model for dissemination materials
16:00	<i>Coffee break</i>
16:15	Administrative issues, suggestions for next meetings
17:30	End of meeting
17:30	<i>Walk through the city, dinner (costs are borne by each partner)</i>

MEETING

The meeting, in general, followed the agenda.

All participants of the 1st Transnational Partners Meeting were welcomed by Wolfgang Eisenreich from WIN.

Each participant of the meeting was asked to say briefly about herself/himself and her/his organisation (inter alia about activities, target groups, experience, staff/members).

Wolfgang Eisenreich gave an introduction into the project, visions and expected outcomes.

Outputs

Main assumptions about Intellectual Outputs, which are pointed below, were discussed:

Output Title	Output Type	Activity Leader	Output Identification
Money & Life Skills Guidelines	Course / curriculum – Training scheme	WIN	O1
Money & Life Skills Training Modules	open / online / digital education – E-learning course / module	EBI	O2
Money & Life Skills e-Learning Service and Course	services / structures – E-learning platform	GUnet	O3
Money & Life Skills Mobile Applications	Open / online / digital education – Other	GUnet	O4

Brainstorming for design and contents of outputs took place.

O1 Guidelines

In the guideline should be described i.a. background - gender, cultural diversity, etc.

O2 Training Modules

Partners focused mainly on O2.

Nine training subjects were pointed in the application form. Partners were asked to consider if it is a sufficient list or we should consider to expand it. The partners stayed open for new ideas, so the discussion will be continued later on.

According to the application form: “the curriculum/online course will be developed based on the European Credit Transfer System (ECTS) with 6 ECTS credits”.

There was a discussion about ECTS credits. It was spoken about ECVET points as well.

Austrian and Greek partners presented examples of training modules, which were developed within another UE-project.

The discussion took place afterwards.

Training module – initial assumptions:

Form: presentation (i.e. powerpoint)

Content:

- Aim
- Introduction
- Movies / links (movies with subtitles or in mother tongue)
- Activities
- Questions to ask
- Evaluation during the course (e.g. quiz)

Volume: aprox. 20 slides¹ per module (20 slides / 2 hours): 4 units x 5 slides (5 slides / 0,5 hour)

Information about budget (expenditures, credit / loan calculation) should have been placed at the beginning of each module.

A starting point for a development of training module is “**a story**”, which should be prepared on 1-2 pages. The story should contain: title of the story, the story and the learning content.

The training modules will eventually be available on the interactive Open e-Class system provided by GUNET. The development will consist of four steps:

1. Content outline (“a story”): approx. two pages telling the story and the financial literacy topics.
2. Draft version of the training materials in Word format (done by each partner)
3. Transfer of the text of the Word boxes to produce a detailed and semi-layouted version in Powerpoint format (done by each partner)
4. Interactive and fully layouted versions in Open e-Class (done by GUNET)

Regarding the training subjects, the attendees of the meeting were asked to involve into a brainstorm on other potential topics.

As a result, **the following ideas were given:**

/Introduction – motivation/

1. My first car / new car
2. Getting married
3. Renting a flat
4. Buying a house
5. Expecting a baby
6. Getting divorced
7. Losing a job
8. Accident / illness / funeral
9. Making use of consumer rights
10. Pension savings / life insurance
11. Mobile phone
12. Holidays
13. Study / support your children
14. Avoid blacklist
15. Seek for help / life planning
16. Carrier change, new competences
17. Wardrobe
18. Help for-older relatives
19. Investments / savings
20. Pet
21. How to organize my expenses / household
22. Health plan

The above mentioned subjects were divided between partners as written below:

Asociación andaluza de apoyo a la infancia - ALDAIMA	Spain	<ol style="list-style-type: none"> 3. Renting a flat 8. funeral 11. Mobile phone 18. Help for-older relatives
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¹ Assumption for 6 ECTS credits:
8 hours / credit, 48 hours / total study
10 slides / hour, 480 slides / total study
Total study: 22 training subjects (modules)
Aprox. 20-21 slides / module



Ente Bilaterale Veneto	Italy	7. Losing a job 10. Pension savings / life insurance 20. Pet 21. How to organize my expenses / household
Greek Academic Network - GUnet	Greece	
INTEGRA INSTITUT, Institut za razvoj clovekovih potencialov	Slovenia	6. Getting divorced 9. Making use of consumer rights 22. Health plan
QUALED občianske združenie pre kvalifikáciu a vzdelávanie	Slovakia	5. Expecting a baby 8. Accident / illness 13. Study / support your children 16. Carrier change, new competences
Stowarzyszenie "EBI Association"	Poland	2. Getting married 12. Holidays 17. Wardrobe 19. Investments / savings
Wissenschaftsinitiative Niederösterreich (WIN)	Austria	1. My first car / new car 4. Buying a house 14. Avoid blacklist 15. Seek for help / life planning

Partners were asked to prepare "a story" about their topics.

The template about the content of "a story" will be forwarded to Partners by WIN.

O3 e-Learning Service and Course

Greek partner gave initial information about e-Learning Service and Course.

Key words should be pointed for each module in order to help user to find needed training.

O4 Mobile Applications

Basic information about mobile app was given – about API (Application Program Interface), main screen, system.

Dissemination activities were discussed.

- Project Logo
EBI presented a few versions of project logo. It was discussed. Partners chose one of them but with some modifications. Corrected version will send to the partners.
- Presentation of dissemination plan including communication plan to relevant stakeholders
- Project information on partners' websites
Each partner should place on its website general information about the project with a proper logo of the Erasmus+ Programme
- Project website
The project website will be design by EBI Association. Partners agreed about the main content of the website. They suggested to check if domain Money&LifeSkills.eu is available. Then each partner was asked to prepare a short information about their organisation with contact details and send it to the coordinator. EBI will prepare the information about the project (description, activities, results, etc.)
- Flyer
EBI will design the project flyer in English with general information about the project.
- Discussion on content for first newsletter in all languages (due month 5)
- Suggestion for shared cost model for dissemination materials

Administrative issues

The main management and financial issues were presented.

Each partner will receive:

- Administrative and financial rules
- Management toolkit
- Quality management plan
- Working time sheets (it should be send to EBI every 6 months)

EBI will prepared templates of some project documents, it is:

- project headed paper
- the minutes
- certificate
- interim report form
- date protection statement

Regarding the minutes of TPM - a host organisation should provide it after the meeting.

Suggestions for next meetings

The organizational data of the next meeting in Spain have been fixed as follows:

Meeting days: 25-26.06.2019

Venue: Granada

Feedback

Then there was a time for a feedback

Certificates

The participants received certificates of attendance.

Cultural activity

In the evening the social event took place.

Prepared by **Wolfgang Eisenreich and Aneta Bagińska**

Host organisation: **Wissenschaftsinitiative Niederösterreich**