


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

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

**THE MINUTES**
**OF 3<sup>RD</sup> TRANSNATIONAL PROJECT MEETING**
**Dates:** 6-7 November 2019

**Venue:** Jastrzębie-Zdrój, Poland

**Host organisation:** Stowarzyszenie “EBI Association”

**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**

06/11/2019	
9.00 – 18.00	Welcome by hosting organisation
	Review of action items from the previous meeting
	<i>Coffee break</i>
	Output (O2) – presentation of draft output, discussion, pilot testing assumptions
	Lunch at 13.30 ( <i>costs are borne by each partner</i> ) “Stary Zdrój” Restaurant <i>ul. 1 Maja 25, 44-268 Jastrzębie-Zdrój</i>
	Output (O1) – presentation of draft output, discussion
	<i>Coffee break</i>
	Outputs (O3, O4) – presentation, discussion, functionality testing assumptions
	Project issues - administrative, financial, progress report, evaluation
19.30	Common dinner ( <i>provided by EBI</i> ) <i>Restaurant in Dąbrówka HOTEL</i>
07/11/2019	
7.30-09.30	Dissemination activities
	<i>Coffee break</i>
	Next steps Feedback Certificates
	Guided tour: <i>GUIDO historical coal mine (Zabytkowa Kopalnia Węgla Kamiennego GUIDO)</i> <i>Ul. 3 Maja 93, 41-800 Zabrze</i>



## MEETING

The meeting, in general, followed the agenda.

6/11/2019

All participants of the 3rd Transnational Partners Meeting were welcomed by Aneta Bagińska from EBI Association and Marcin Kozłowski from Blueform, associated partner.

Each Partner was asked to summarize actions which took place since the previous project meeting.

### O2 (Training Modules)

Partners were asked to present the drafts of training modules prepared in PowerPoint according to the division of subjects done during the first meeting. After each presentation, there was a discuss about it, to give feedback and hints for the Partner.

Partner	Issues to discuss, remarks, hints
ALDAIMA	<ul style="list-style-type: none"> <li>• Links – to use pop-ups (indicate on a slide what is a pop-up and give an explanation/description in notes below a slide)</li> <li>• Quiz – to adjust the quizzes to given examples in PowerPoint template</li> <li>• A glossary and a list of reference organisms of the country should be included for each module, if relevant (for example, rental assistance program of the government for the module "Rent a flat")</li> <li>• Consider what to put in tags</li> </ul>
EBV	<p>All presentations should be adjusted to the template in PowerPoint format prepared by GUNET. A simple language should be used. Stories should intertwine with a content in module.</p> <p>Losing a job: during discussion partners consider if it is useful (and not too much information) to include the instruments of labour market, special programs for young people and point the organisations which help young unemployed people.</p> <p>Having a pet: add examples of costs and its amounts depending on the pet.</p> <p>Pension savings / life insurance: indicate the specificity of professions in which you can retire faster (before reaching the normal age for leaving employment).</p> <p>Household budget: include saving possibilities in the module</p>
WIN	My first car / new car: include more criteria/factors of choice of a car

Task for Partners:

- to prepare a list of various calculators each partner need in stories (e.g. for household budget 2 options)
- GUNET will prepare a slide with a calculator

Additional arrangements for **output O2 (Training Modules)** are as follows:

- A story should intertwine with a content
- Do not put too much text on one slide (font min. 18)
- Do not use diagrams, because they might not be understood and they should be explained by someone
- If the content of few slides is related to the same topic - the same title of slides should be repeated and should be numbered
- Interactive / online calculators on the platform – a spreadsheet with monthly budget



- A screenshot on a presentation should be a link to the online calculator
- The bullet points should be removed from the presentation (in normal text), unless it is a list of something
- A glossary – mark in green the words that must be explained and write that their explanation is in the further (other) part of the presentation
- Quizzes – they might be put in various place of the presentation
- Pop-ups – indicate on a slide what is a pop-up and give an explanation/description in notes below a slide in PowerPoint
- Links – on the platform will be an index of sections for each module, if on a slide there is a link to another one there is no possibility to get back, use pop-ups (but not too many), instead of links to websites use pop-ups (redirection to the website may cause that the user will lose an attention of the training module in favor of the materials on the given website) or place a link in *Further reading* or *References*
- Copyright – photos/illustrations which are used on the presentations must have free license (free license stock images)
- To be general in descriptions

The information about ECTS credits given during the 1 TPM must be corrected.

In ECTS Users' Guide ([https://ec.europa.eu/education/ects/users-guide/docs/ects-users-guide\\_en.pdf](https://ec.europa.eu/education/ects/users-guide/docs/ects-users-guide_en.pdf)) is information that "one credit corresponds to 25 to 30 hours of work".

If so, we should have:

25 hours / credit, 150 hours / course

Course : 22 training subjects (modules)

Aprox. 6-7 hours of work / module (instead of 2-2,5 hours / module)

Deadline: until 15/12/2019 each Partner should send a draft version of training modules to GUNET (PowerPoint presentation with a list of spreadsheets) in order to do technical validation.

## O1 (Guidelines)

Additional arrangements for **output 1 (Guidelines)**:

- An introduction will be prepared by WIN
- Additional exercises, tasks, spreadsheets with budget planning should be prepared to each module by partners and they should be added to the Guidelines
- A story and exercises should be written in plain language, the rest of materials in O1 will be for trainers
- Structure:
  - 2 pages of didactical background
  - 2 longer exercises / tasks to do by the user (e.g. do, prepare, collect data, design, describe and analyse, calculate)
- Deadlines:
  - until 30/11/2019 WIN will prepare the structure and template
  - until 15/12/2019 WIN will prepare one whole story (with all needed information) as an example
  - until 30/01/2020 all stories should be collected and a draft version of Guidelines should be ready

## O3 e-Learning Service and Course and O4 Mobile Applications

GUNET said about the progress of works on the online service platform and mobile App.

The online translators are available.

Social media are available (need: to create accounts).

Project domain (URL): *e-learning money life skills*

Copyrights: on one of the first pages of modules will be information about CC license.

GUNET will prepared platform related vocabulary in order to translate it into partners languages (deadline: 31/01/2020).



Functionality testing and usability testing will be done by experienced experts.  
Usability testing will be done by final users as well in order to get feedbacks.

**Outputs deadlines:**

Output	Deadline	Action	Aim	Remarks
<b>Output O1</b>	<b>15/12/2019</b>	To send a draft version of training modules to GUnet (PowerPoint presentation with a list of spreadsheets)	Technical validation (aprox. 1 week) by GUnet. Simultaneously content validation (by other partners)	After sending the draft version will be possibility to do some changes (but e.g. without a change of type of quizzes)
<b>Output O2</b>	<b>30/01/2020</b>	To send a draft version of O1 to EBI	Validation	

As next points of Agenda the Project issues were discussed (evaluation, financial, progress report)

Mid-term reflection workshop inter alia on:

- consistency of the project objectives to national and European objectives
- identification of possible project adaptations

Instruments of evaluation

- feedback workshops with the coordinator
- interviews on three levels: partners, target groups and project related environment

Basic tools for monitoring activities:

- interviews with project team
- analysis of project documentation (i.a. lists of attendance, minutes of TPM, financial agreement, TCA, certificates, financial documents)
- observations

Financial monitoring

- Every 6 months from the start day of the project, each partner should provide a financial report.
- Every 12 months, each partner should provide an updated financial report along with the relevant documentation, covering the specific period of the project

Reporting schedule

	<b>1st progress report</b>	<b>2nd progress report</b>	<b>Final report</b>
Reporting period	from 31.12.2018 till 30.12.2019	from 31.12.2018 till 30.06.2020	from 31.12.2018 till 30.12.2020
<b>Deadline for Partners</b>	<b>10/01/2020</b>	<b>10/07/2020</b>	<b>25/01/2021</b>

All the reports shall be sent by the Partner to the Co-ordinator in an electronic version (scans) by e-mail and, if requested, also as hardcopies, signed by the legal representative.

If requested, all the supporting accounting documents shall be sent as hardcopies duly certified.

Examples of documentation of the project activities were given (on PowerPoint presentation).

In the evening the social event took place.

**7/11/2019**

During the second working day the administrative issues and dissemination activities were discussed.

The organizational data of the next two meetings had been fixed as follows:

**Next transnational project meeting:**

Meeting days: 23-24/03/2020

Venue: Slovenia



Type: Developer workshop 2

Agenda: presentation and discussion of the final English versions after the validation phase, start of localisation and country-specific adaptation of the products.

Participants: members of the development team

Host: INTEGRA

### **Final transnational project meeting**

Meeting days: 1-2/10/2020

Venue: Italy

### **Dissemination activities** should be done as well:

- among the associated partners: as pointed in the application form
- at national level in the countries of the partnership

Target groups:

- trainers for financial education;
  - trainers from adult education organisations and higher education institutions
  - key actors and stakeholders from debt counselling services, labour offices, social services, local community groups, youth organizations and civil society organizations
- at European level:  
Target groups: other adult education organisations, higher education institutions and to key actors and stakeholders from debt counselling services, labour offices, social services, local community groups, youth organizations and civil society organizations, partnerships within other EU projects.

### **Feedback**

Then there was a time for a feedback

### **Certificates**

The participants received certificates of attendance.

After an official part of the meeting attendees were invited to take part in a guided tour of GUIDO historical coal mine.

Prepared by **Aneta Bagińska**

Host organisation: Stowarzyszenie “EBI Association”