



MONEY & LIFE SKILLS

financial capability made easy

Project: “Money & Life Skills – Financial Capability Made Easy”

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Co-ordinator:

EBiassociation

Stowarzyszenie „EBI Association”

www.ebi.org.pl

Partners:



Asociación andaluza
de apoyo a la infancia - ALDAIMA
www.aldaima.org



Ente Bilaterale Veneto
www.ebveneto.it



Greek Academic Network - GUnet
www.gunet.gr



INTEGRA INSTITUT
Institut za razvoj clovekovih potencialov
www.eu-integra.eu



QUALED občianske združenie
pre kvalifikáciu a vzdelávanie
www.qualified.net



Wissenschaftsinitiative Niederösterreich (WIN)
www.wissenschaftsinitiative.at



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Partnership / Who we are?

We represent 7 organizations from the following European countries: Austria, Greece, Italy, Poland, Slovakia, Slovenia and Spain, which deal with education of adults as well as with IT technologies.

Duration / How long does the project last?

The Project lasts for 24 months, that is from 31.12.2018 to 30.12.2020.

What are the main goals?

Objectives / priorities for adult education:

- re-skilling, up-skilling literacy, numeracy and digital skills and civic competences: Money & Life Skills will have strong focus in improving numeracy, digital, and financial skills, while indirectly it will also improve the users' language and reading skills;
- access to open educational resources in education and training: Money & Life Skills will be fully deployed through open and free access online tools and mediums such as an e-learning platform, mobile applications, online games, social media, multimedia applications and networking;
- modernize HE systems – access to adults: Money & Life Skills online modules will be accredited based on the European Credit Transfer System (ECTS), where the online course will have a certain number of ECTS credits, in order to secure easy integration in education systems;
- awareness raising: Money & Life Skills will be supported by a wide awareness raising campaign through social media, multimedia, dissemination seminars and conferences.

Objectives / priorities relevant to all fields of education:

- development of basic and transversal skills: Money & Life Skills will directly improve not only digital skills, basic mathematics and financial skills of young adults, it will indirectly also improve their language and reading skills and civic competences. This will be of special importance for migrants;
- promotion of Innovative and learner-centered pedagogical approaches: Money & Life Skills will deploy innovative, learner-centered, ICT based pedagogical approaches that are based on the self-interest of the students;
- development of appropriate assessment and certification methods through support of summative assessment methods. Online certificates will be provided to the learners upon completion of each module;
- provision of tangible learning outcomes: The learning outcomes will immediately become visible in the everyday life of the young adults;



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- validation of non-formal and informal learning: Money & Life Skills encompasses a series of components related to non-formal and informal learning such as access to online data and games, use of multimedia, forums and social networks. The partners will validate these activities and provide online certificates to the users.

What are the target groups?

- teachers, trainers in adult education and in integration measures, labour office advisers and job counsellors, who will use the didactic materials that can be used in various educational settings;
- financially disadvantaged young adults who are either unemployed or employed on an income lower than the EU average as the final beneficiaries who can use the e-learning modules;
- adult training institutions, debt counselling services, social services, local community groups, youth organizations, civil society organizations, higher education institutions) as stakeholders.

Why have we decided to focus on this topic?

The escalating numbers of low income and unemployed young adults (18-35) constitutes a severe social problem in the European Union. This group makes up to 40 % of the total young adults in Europe. The OECD states that low income jobs and unemployment leave a “wage scar”, whereby people who are unemployed when they should be at the start of their career can suffer from lower than average wages for decades afterwards. Youth unemployment and low income also does further damage by undermining pension savings, placing millions of young people across Europe at risk of having an inadequate income when they are older.

Improving financial literacy skills of such a disadvantaged group in the EU society will have significant benefits for everyone, since good financial literacy skills help, in combination with other economic “life skills”, individuals to make the most of opportunities, meet their goals, secure their financial well-being, and contribute to the economic health of society.

What are the main results of the project?

The project will make the outputs available for the public, in digital form, freely accessible through the Internet under open licenses. The backbone of the project is based on ICT which include:

- Money & Life Skills **Guidelines**;
- Money & Life Skills **Training Modules**;
- Money & Life Skills **e-Learning Service and Course**;
- Money & Life Skills **Mobile Applications**.

All materials will be available for download at the project's website.