



MONEY & LIFE SKILLS

financial capability made easy

Just to remind, within the project "**Money & Life Skills – Financial Capability Made Easy**" we want to develop **freely accessible e-learning materials** (based on ICT, learner-centred pedagogical approach) which will help to equip young adults (either unemployed or employed on an income lower than the EU average) with skills to manage their (minimum) income in a way that will sustain their quality of life and their financial and civic competences at decent levels.

What was done so far?

During the first 12 months of the project we developed:

➤ **draft versions of Money & Life Skills Training Modules**

We have designed more than 20 e-learning modules, which focus on enabling young unemployed or low-income people to develop their numeracy, digital and financial literacy skills. The project will also improve the users' language and civic competences.

The learning contents is presented along concrete real-life situations and the suggestions and solutions can be applied directly in the life of the learners.

The training subjects are:

- My first car / new car
- Getting married
- Renting a flat
- Buying a house
- Expecting a baby
- Getting divorced
- Losing a job
- Accident / illness
- Making use of consumer rights
- Pension savings / life insurance
- Mobile phone
- Holidays
- Study / support your children
- Avoid blacklist
- Seek for help / life planning
- Carrier change, new competences
- Wardrobe
- Help for-older relatives
- Investments / savings
- Pet
- How to organize my expenses / household

Each module can be completed as stand-alone learning experiences.

➤ **a draft version of Money & Life Skills Guidelines**

It provide the didactical background for the e-learning materials and explain the project's approach in comparison to conventional financial literacy initiatives which have a theoretical structure. It will also provide example curricula settings in which ways the materials can be applied in blended learning situations.

➤ **a prototype version of Money & Life Skills e-Learning Service/Platform**

It will be used as a virtual learning environment where users will be able to find the online modules, participate in learning activities and communicate with other users. Moreover it supports electronic management, storage and presentation of materials, and multilingual forums for networking, exchange of experience and good practice, with links to real-time translation that breaks down the language barrier between users from different countries.

➤ **a prototype version of Money & Life Skills Mobile Application**

It is designed to facilitate flexible access to the learning materials where ever and whenever you need. The user will be able to download the application for Android phones and tablets.

Within this period we organised 3 transnational project meetings:

- Kick-off meeting in Austria in February 2019
- Developer workshop in Spain in June 2019
- Midterm plenary meeting in Poland in November 2019.





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What are the current activities?

Now we are in the phase of pilot testing of Training Modules and the Guidelines. We do the functionality and usability testing of e-Platform and Mobile Application.

If you work:

- with young disadvantaged adults (i.e. unemployed or employed on an income lower than the EU average) or
- as a labour office adviser, job counsellor or
- in debt counselling organisations or
- in social services, local community groups, youth organizations or civil society organizations

and you would like to take part in pilot testing and give us your feedback on the project outputs please do not hesitate to contact us.

What are the next steps?

After pilot testing and the validation phase, the suggestions and recommendations will be incorporated into the production of the final English versions of the products. For the country-specific versions, partners will contribute material based on their own national and professional context. Localization includes, beyond translations, the adaptation of the products in the local context, based on the needs of the respective local environment.

All project outputs will be developed in English and in country-specific versions in the following languages: German, Greek, Italian, Polish, Slovakian, Slovenian, Spanish.



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The project is carried out within Erasmus+ Programme Strategic Partnerships for Adult Education by 7 organisations from the following European countries: Austria, Greece, Italy, Poland, Slovakia, Slovenia and Spain:



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