



# IFLY-SLOW

INNOVATIVE FINANCIAL LITERACY FOR YOU FOR A  
SUSTAINABLE LIFESTYLE OF WEALTH MANAGEMENT

## Training KIT for Trainers





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## 1. Introduction

Welcome to the IFLY-SLOW - “*Innovative Financial Literacy for a Sustainable Lifestyle of Wealth Management*” - training KIT for trainers! This kit is specifically designed for learning via apps and is aimed at trainers, teachers, educators and anyone interested in the topic of financial education. It contains materials and practical tips to complement the learning apps.

The general objective of the IFLY-SLOW project is capacity development of adults through making available high quality digital training opportunities for adults’ financial competency enhancement. Therefore, the project IFLY-SLOW priorities focus on promoting essential life skills among adults in Europe and aspire to provide a manageable solution to credit ridden consumerism of European economy. Through transnational strategic partnerships the project aims at developing digital tools and promoting innovative use of new age digital technologies to enhance digital transformation through development of digital readiness, resilience and capacity.

To sum up, the aim of IFLY-SLOW is improving financial literacy for a sustainable lifestyle. Financial education is an important part of today's society as it helps us make better financial decisions and improve our money management.

We hope that this training KIT will be a valuable resource for your training. We are confident that you will benefit from this kit and look forward to guiding you and your trainees on their journey to a financially secure future!





This kit was developed by the project consortium:

Table 1: Project consortium

Partner Organisations	Logo	Country
<b>STIFTELSEN MANGFOLD I ARBEIDSLIVET – Coordinator</b>		Norway
<b>LE MONDE DES POSSIBLES ASBL –</b>		Belgium
<b>KIST CONSULT E.U.</b>		Austria
<b>INSTITUTO PARA EL FOMENTO DEL DESARROLLO Y LA FORMACION SL</b>		Spain
<b>PARAGON EUROPE</b>		Malta



Co-funded by  
the European Union



## 2. Familiarising with the project

Please also have a look at the other project results, that are available in all project languages:  
**English, Norwegian, French, German and Spanish** on the project website.

[www.iflyslow.com](http://www.iflyslow.com)

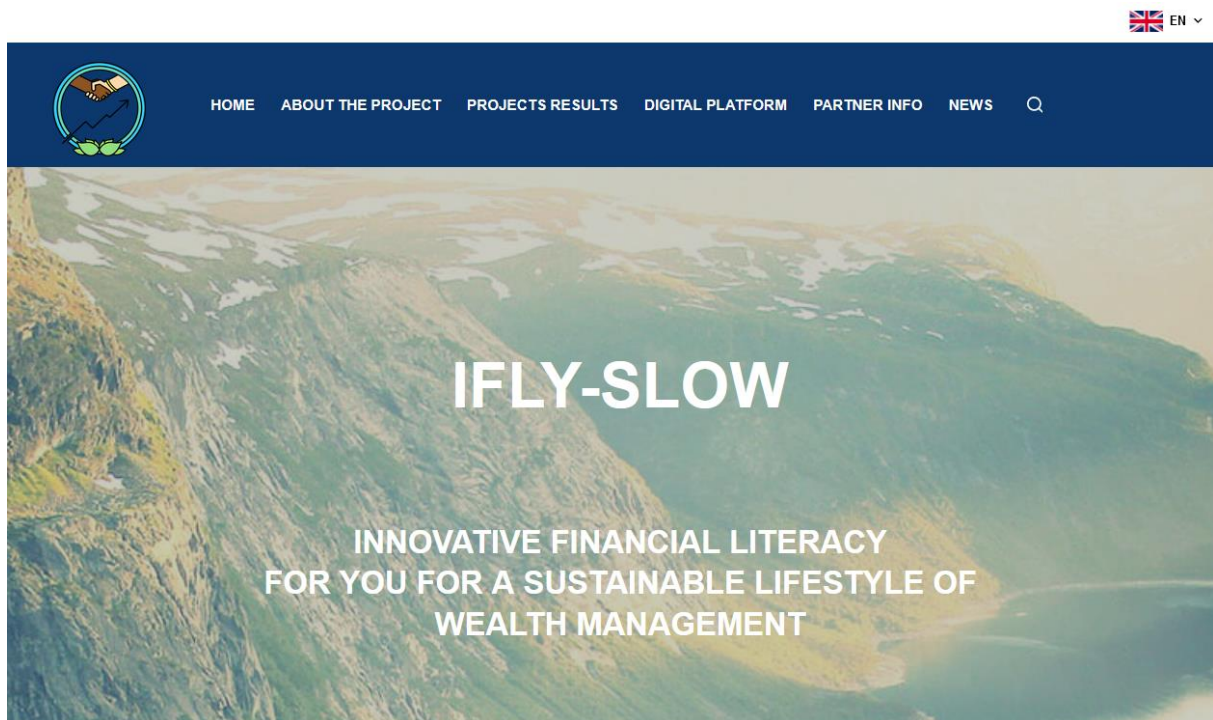


Figure 1: Navigate to “HOME” on IFLY-SLOW Website

These are the IFLY-SLOW project results:

1. Result: **Online Digital Database** for financial education in a digital economy
2. Result: **Theoretical framework, pedagogical basis and training curriculum** for financial education in a digital economy
3. Result: **Digital training platform for learning via apps for financial education in a digital economy**
4. Result: **iFlySlow pedagogical handbook**

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**Project Number: 2021-1-NO01-KA220-ADU-000035319:** This project has been funded with support from the European Commission. This publication reflects the views only of the author, and the Commission cannot be held responsible for any use which may be made of the information contained therein.





 <h3>Database</h3> <p>Online Digital Database for financial education in a digital economy</p> <p><a href="#">CLICK HERE</a></p>	 <h3>Curriculum</h3> <p>Theoretical framework, pedagogical basis and training curriculum for financial education in a digital economy</p> <p><a href="#">CLICK HERE</a></p>
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Figure 2: Navigate to project results 1 and 2 on the IFLY-SLOW Website





 <h3>Digital Platform</h3> <p>Digital training platform for learning via apps for financial education in a digital economy</p> <p><a href="#">CLICK HERE</a></p>	 <h3>Handbook</h3> <p>IFLY-SLOW pedagogical handbook</p> <p><a href="#">CLICK HERE</a></p>
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Figure 3: Navigate to project results 3 and 4 on the IFLY-SLOW Website



To gain a comprehensive understanding of the project and its outputs, please watch the two videos provided. Video 1 gives you an introduction and overview to the project and its aim. Video 2 will give an insight into the digital training platform and learning via apps. To watch the videos, you can navigate on the Website or click directly on the links in the table below.

Table 2: Presentation and Video 1 and 2

<p><b>VIDEO 1</b></p> <p>To find out more about the project, watch this video!</p> 	<p><b>Link to the Video 1</b></p> <p><a href="https://www.iflyslow.com/wp-content/uploads/2023/02/IFLYSLOW-Intro_Video1_EN.mp4">https://www.iflyslow.com/wp-content/uploads/2023/02/IFLYSLOW-Intro_Video1_EN.mp4</a></p>
<p><b>VIDEO 2</b></p> <p>Check out the game-based learning journey!</p> 	<p><b>Link to the Video 2</b></p> <p><a href="https://www.iflyslow.com/wp-content/uploads/2023/03/IFLYSLOW-Instructions_Video2_EN.mp4">https://www.iflyslow.com/wp-content/uploads/2023/03/IFLYSLOW-Instructions_Video2_EN.mp4</a></p>



### 3. Training path

IFLY-SLOW uses an innovative approach to learning designed specifically for our learners. It emphasizes a shift from traditional teacher-centred classroom instruction to student-centred online learning (e-learning). IFLY-SLOW makes use of a **blended learning** approach that incorporates both **classroom interactions** and **e-learning**. For the IFLY-SLOW training we recommend this training path: Begin by reading the Training KIT and getting acquainted with the project and its outputs. Conduct training sessions using Learning Apps and classroom interactions (blended learning). Once your students are prepared, schedule an examination date (blended learning). After the successful completion of the examination, facilitate self-assessment and evaluate their learning progress.



Figure 4: IFLY-SLOW training path

#### 3.1. Learning via Apps

Learning via apps provides an interactive and engaging educational experience. With app-based learning, users can access a variety of interactive exercises, all from the convenience of their laptops or mobile devices. These apps offer flexibility in terms of when and where learning takes place, allowing individuals to personalize their



Figure 5: flexible, self-directed learning ([www.freepik.com](http://www.freepik.com))





learning journey. The strategy is self-directed learning at their own pace. Additionally, apps incorporate gamification elements, making the learning process enjoyable and motivating.

Whether it's learning about financial literacy, acquiring knowledge on digital transformation, trading, consumer protection or developing new planning and budgeting skills, learning via apps offers a convenient and effective way to enhance knowledge and capabilities.

### 3.2. Blended Learning

Blended learning is an educational approach that seamlessly integrates face-to-face instruction with online learning components. It combines the advantages of traditional classroom interactions with the flexibility and accessibility of digital resources. In a



Figure 6: Blended learning ([www.freepik.com](http://www.freepik.com))

blended learning environment, students engage in a variety of activities, such as in-person discussions, group work, and hands-on exercises, while also utilizing online platforms for accessing course materials, submitting assignments, and participating in virtual discussions.

This hybrid approach allows for a more personalized learning experience, as students can have the opportunity to learn at their own pace and revisit online content as needed. This combination of in-person and online learning modalities maximizes the benefits of each approach, creating a dynamic and enriched educational experience for the learners.

## 4. Requirements for the IFLY-SLOW training

### Arrangement of the facilities

- Start of Training
  - Personal introduction
  - Introduction to the subject
    - Information about IFLY-SLOW
    - Structure of the training
    - Learning outcomes (see project result - PR2 Curriculum)
  - Contract with trainee – with signature (Annex)
- Video 1: Introduction to the project
- Video 2: Instructions for the apps training



Figure 7: Arrangements of facilities ([www.freepik.com](http://www.freepik.com))



## 5. The structure of the training:

1. Learning duration and ECVET credits
2. Required materials
3. Structure of the training
4. Content of Learning Apps
5. How to get to the Learning Apps
6. Interfaces of Learning Apps
7. Possible results and products

### 5.1. Learning duration and ECVET credits for completed IFLY-SLOW training

The workshop, led by a trainer, is designed as a blended learning experience and spans 3.5 hours of training. Throughout the workshop, participants engage in a series of activities that require active involvement, fostering collaborative learning through experiential methods. The pedagogical approach of the workshop is rooted in reflection, appreciative inquiry, open and honest dialogues, and active engagement. Peer-group learning is emphasized, allowing participants to share real-life experiences and individual success stories, which inspire and enhance team performance. The workshop sessions provide opportunities for innovation and creativity to be explored and experienced. Ultimately, it is a self-directed journey of discovery and a commitment to lifelong learning.

You can include the **Online Digital Database** on your website in the blended learning sessions. Leveraging the database will provide a formal and structured approach to accessing relevant materials and resources, enriching the learning experience for participants. The free accessible Online Digital Database offers a compilation of good practices, useful resources and tools (Videos, Applications, etc.), outstanding projects (Webpages), inspiring policies (papers,

articles, etc.), as well as innovative approaches to promote adult financial education in a digital economy.

Please also use the specially prepared **IFLY-SLOW pedagogical handbook**. It supports you by providing comprehensive information and guidance for apps-based digital teaching of financial education. It aims to facilitate transferability, replication, and adaptation of the training content available on the IFLY-SLOW Digital Training Platform. This handbook serves as a valuable tool, complementing other project resources, and offers deep insights to enhance the delivery of financial education through apps-based teaching. The key features of the IFLY-SLOW pedagogical handbook include:

- Conceptual knowledge: Basic concepts and definitions related to financial education.
- Innovative pedagogical and methodological approaches.
- Assessment methodologies to evaluate learners' progress.
- Cutting-edge practices in digital financial education.
- Inspiring experiences from real-life examples.



Figure 8: Knowledge data base ([www.freepik.com](http://www.freepik.com))



Please note that the proposed time for the blended learning sessions and self-learning via Apps in this table is approximate and the actual duration may vary.

Table 3: Total Duration of IFLY-SLOW training including blended learning sessions and self-directed learning via apps

Weeks	blended learning sessions with trainer (hours)	Self-Learning via Apps (hours)	Sum (hours)
Week 1	1	2,5	3,5
Week 2		2,0	2,0
Week 3	1	2,5	3,5
Week 4		2,0	2,0
Week 5	1	2,5	3,5
Week 6		2,0	2,0
Week 7		1,0	1,0
Week 8	0,5	2,0	2,5
<b>TOTAL</b>	<b>3,5</b>	<b>16,5</b>	<b>20</b>

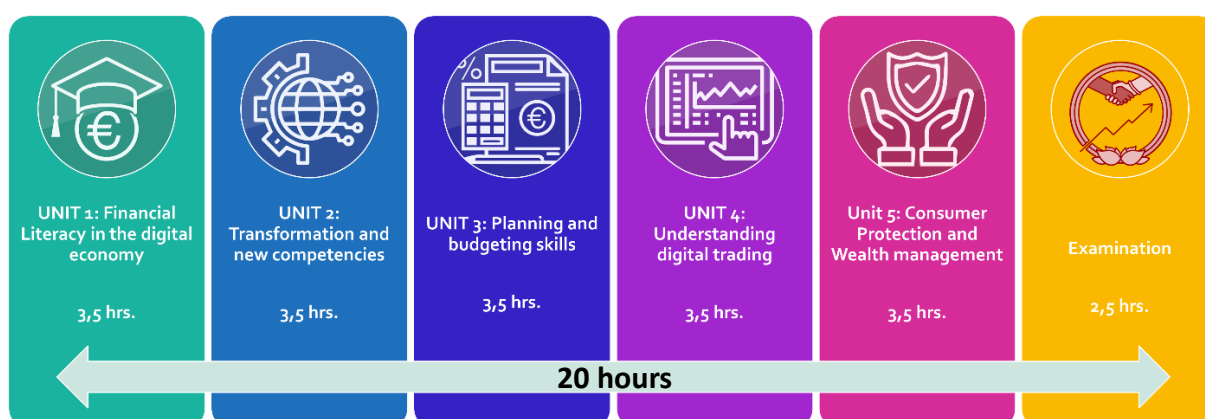


Figure 9: Duration of each learning unit (LU) in hours



The training is conducted at **EQF level 4** and the **language level (CEFR) is A2 to B1**.

Table 4: EQF Level and CEFT training language level and ECVET points of IFLY-SLOW training

Content of units	Hours	Planned EQF Level outcome	CEFR training language	ECVET points
LU1: Financial Literacy in a digital economy	3,5	EQF Level 4	A2 to B1	
LU2. Transformation and new competencies	3,5	EQF Level 4	A2 to B1	
LU3. Planning and budgeting skills	3,5	EQF Level 4	A2 to B1	
LU4. Understanding digital trading	3,5	EQF Level 4	A2 to B1	
LU5. Consumer Protection and Wealth management	3,5	EQF Level 4	A2 to B1	
Examination	2,5	EQF Level 4	A2 to B1	
<b>TOTAL</b>	<b>20</b>			<b>0,5</b>

For a detailed description and explanation of the EQF levels and CEFR language proficiency, please refer to the **annexes** for further information.



## 5.2. Required materials

Here you will find a list of the materials required to conduct the IFLY-SLOW training, including technology.

*Table 5: Required materials for IFLY-SLOW*

List of Materials for IFLY-SLOW training	
1	PC, Laptop, or mobile devices with Internet access
2	IFLY-SLOW Website + project results
3	Presentation of Project and Videos 1 + 2
4	Beamer/Presentation wall
5	Whiteboard/flipchart + markers
6	Calculators or Spreadsheet program (Excel, etc.)
7	Paper + pencils
8	Contracts for trainees (see Annexes)
9	Assessment questions (see Annexes)
10	Printer for Certificates (see Annexes)



*Figure 10: Required materials for IFLY-SLOW training (www.freepik.com)*



### 5.3. Structure of the training in 5 units

IFLY-SLOW Training Matrix								
number of Apps	1	2	3	4	5	6	7	8
Units								
<b>Unit 1: Financial literacy in the digital economy</b>	Digital economy vs. traditional	Financial terms and concepts	Financial inclusion	Sustainable growth	Crisis and macroeconomic effects on my budget	Test your economic knowledge	Digital economy trends	Risk and risk management
<b>Unit 2: Transformation and new competencies</b>	Upskilling and Reskilling for Digital Transformation	Digital Transformation Skills	Data skills	Cybersecurity and data-protection	Digital tools	Online-Marketing	E-Services	Mobile services
<b>Unit 3: Planning and budgeting skills</b>	Financial planning	Income/expenses	Business plan	Budgeting	Accounting and Administrative support	Balance sheet	Comparative offers	Financial Sustainability
<b>Unit 4: Understanding digital trading</b>	Know your bills	Everydays transactions	Trading trends	Means of payment	Digital trading terms	Travel as part of digital trading	Trading knowledge	E-Commerce and some facts
<b>Unit 5: Consumer protection and wealth management</b>	Wealth management for life and retirement	Consumer protection terminologies	Saving and Investment	Dependencies	Types of insurance	Consumer protection policy and financial innovation trends in the EU	Consumer rights	Consumers complaints

Figure 11: IFLY-SLOW Matrix





## 5.4. Content of the Learning Apps

### Unit 1: FINANCIAL LITERACY IN THE DIGITAL ECONOMY



In this unit, you will delve into the world of the digital economy, learning key financial terms and concepts. You will explore the importance of financial inclusion for sustainable growth and understand how to manage macroeconomic effects on your budget. Stay updated on digital economy trends and develop a solid understanding of risk and risk management strategies.

### Unit 2: TRANSFORMATION AND NEW COMPETENCES



Throughout this unit, you will gain essential skills for upskilling and reskilling in the era of digital transformation. You will acquire digital transformation skills, including data analysis and cybersecurity, ensuring data protection. Discover useful digital tools, explore online marketing strategies, and learn about common e-services and mobile services, empowering you to thrive in the digital age.

### Unit 3: PLANNING AND BUDGETING SKILLS



During this unit, you will learn about financial planning, income and expenses management, business plan development, budgeting, accounting and administration, balance sheet preparation, decision-making, and financial sustainability. By the end of the lesson, you will have the knowledge and skills to make informed financial decisions and promote long-term financial well-being.



#### Unit 4: UNDERSTANDING DIGITAL TRADING



By the end of this unit, you will have a solid understanding of managing your bills, handling everyday transactions, and various means of payment. You will become familiar with essential financial terms and concepts, learn effective planning steps, explore digital trading options and the functionalities of bank accounts.

#### Unit 5: CONSUMER PROTECTION AND WEALTH MANAGEMENT



In the context of this unit, you will develop essential skills in wealth management for life and retirement. You will learn about effective saving and investment strategies, explore anti-dependency measures, and gain knowledge about different types of insurances. Understanding consumer protection policies, consumer rights, and the process of lodging complaints will also be covered.



### 5.5. How to get to the Learning Apps?

1. Open IFLY-SLOW Website: [www.iflylsow.com](http://www.iflylsow.com)
2. Click on the Website on “DIGITAL PLATFORM”  
After watching the two Videos train your financial knowledge
3. Click on the Button “GO TO LEARNING APPS”

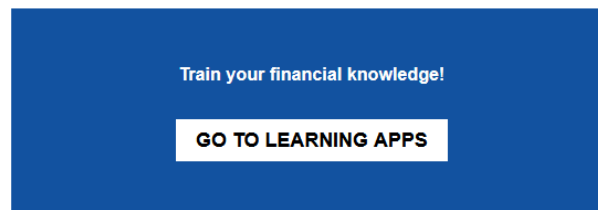


Figure 12: Button on the Website “GO TO LEARNING APPS”

4. You will be led to the Learning Apps page it looks like this (example Unit 1). You will find 5 units. Each unit consist of an image for the unit, the description - brief outline of what this lesson is about - (see content of the Learning Apps above) and plus a Button “START LEARNING APPS”

## LEARNING APPS



UNIT 1

### FINANCIAL LITERACY IN THE DIGITAL ECONOMY

In this unit, you will delve into the world of the digital economy, learning key financial terms and concepts. You will explore the importance of financial inclusion for sustainable growth and understand how to manage macroeconomic effects on your budget. Stay updated on digital economy trends and develop a solid understanding of risk and risk management strategies.



START LEARNING APPS

Figure 13: Learning Apps Page



- Once you click on the Button “START LEARNING APPS”, you will be directed to the collection of the apps for that Unit (example Unit 1).

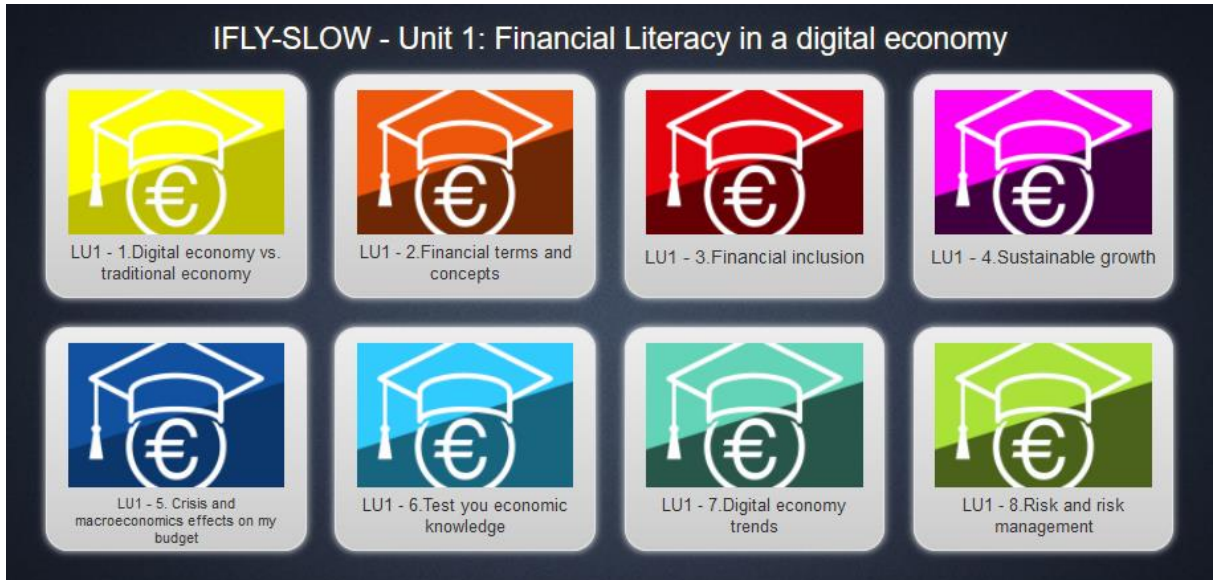


Figure 14: Collection of Learning Apps Unit 1

- Klick on one App to start the learning. A new browser window will open the app.

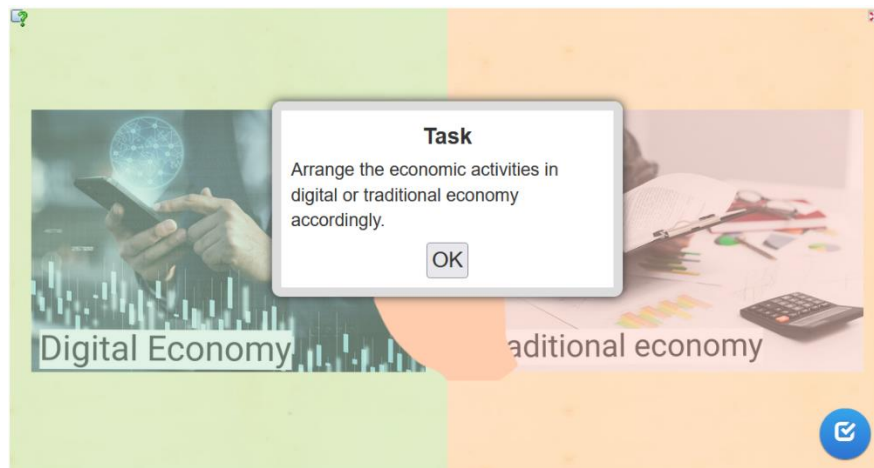


Figure 15: Example of Learning App

- Once you have completed one app, continue with the remaining. The learners can try and solve the apps as often as they like. They can also choose the order themselves.



## 5.6. Interfaces of Learning Apps

To get an idea of what the learners need to do to solve the different interfaces of the learning apps, please refer to the table below:

Table 6: Interfaces of IFLY-SLOW learning apps

Nr.	Example Image of Interface	Description	Name of Interface
1		With this template texts, images, audio clips and videos must be assigned pairwise to marks on an image.	Matching Pairs on images
2		With this template texts, images, audio clips and videos must be assigned pairwise.	Matching Pairs
3		Drag and drop cards into a table with up to five columns.	Matching Matrix
4		With this template you can define groups, to which elements must be assigned.	Group assignment



<p>5</p>		<p>Group-Puzzle: The pieces of a puzzle must be assigned to topics. Each successful assignment will uncover a part of an underlying image or text.</p>	<p>Group puzzle</p>
<p>6</p>		<p>The missing words in the conversation/text must be found.</p>	<p>Cloze Text</p>
<p>7</p>		<p>Answer questions in increasing levels of difficulty.</p>	<p>The Millionaire Game</p>
<p>8</p>		<p>Classical multiple-choice quiz with multimedia elements. Multiple answers can be correct.</p>	<p>Multiple Choice Quiz</p>
<p>9</p>		<p>Order the terms or images.</p>	<p>Simple Order</p>



#### 5.7. Possible results and products:

The aim of the action-oriented education is the production of a material and / or linguistic action products. This is done in single; partner, team, plenary and project work (with a common introduction, planning and discussion): e.g.

- Completed apps
- wallpaper (possibility: an exhibition),
- role play (e.g. abstract, video, photo) or a theatre performance
- poster, collage
- process instructions
- simulation
- protocols
- work sheets



Figure 16: Possible results and products of the training ([www.freepik.com](http://www.freepik.com))



## 6. Examination

### 6.1. To-Do before the examination

- First conduct IFLY-SLOW training with the learners.
- Once the learners are ready for the examination, schedule an agreed-upon date and time for the examination.
- The examination duration is **60 minutes**. Each learner will be asked 5 random questions. If an additional attempt is needed to pass the examination, new random questions will be provided after 60 minutes.
- Allocate time for pre-exam preparation and post-exam review in addition to the 60-minute examination duration.

Table 7: Examination time

Units	Exam	Minutes for exam
Unit 1: FINANCIAL LITERACY IN THE DIGITAL ECONOMY	5 Apps	60 Minutes
Unit 2: TRANSFORMATION AND NEW COMPETENCES		
Unit 3: PLANNING AND BUDGETING SKILLS		
Unit 4: UNDERSTANDING DIGITAL TRADING		
Unit 5: CONSUMER PROTECTION AND WEALTH MANAGEMENT		





Table 8: Total time needed for the examination including pre- and post-processing time

Content for Examination	Time for Examination
Frame time (Exam)	1,5 hours (90 Minutes)
Exam	1 hour (60 Minutes)
Inspection and Certificate	0,5 hour (30 Minutes)
Evaluation/Assessment	1 hour (60 Minutes)
<b>Total Examination</b>	<b>TOTAL 2,5 hours (150 Minutes)</b>

## 6.2. Examination process:

1. To begin the examination, the learners click on the "GO TO EXAMINATIONS" button on the website.

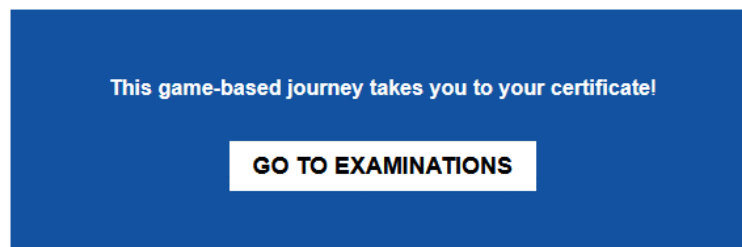


Figure 17: Button on the Website "GO TO EXAMINATION"



- This first app will appear (combine Text: “Ready to start your examination” and “yes”).  
At this point the automatic timer of **60 minutes** has started:

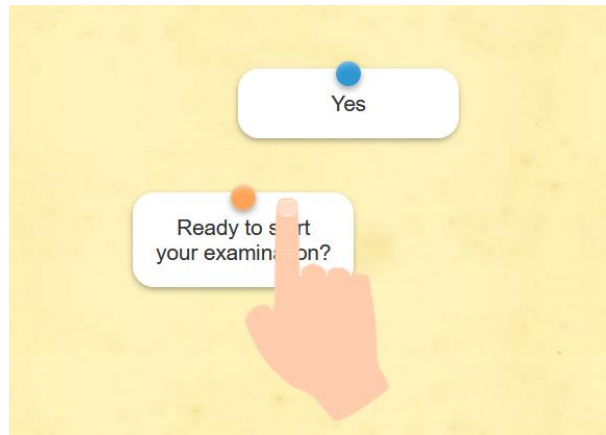


Figure 18: App to start the examination process

- Each examinee is given 5 random apps, one from each unit, to solve.
- Upon successfully completing the examination, learners can download their Certificate by clicking on the blue button as in the following figure.

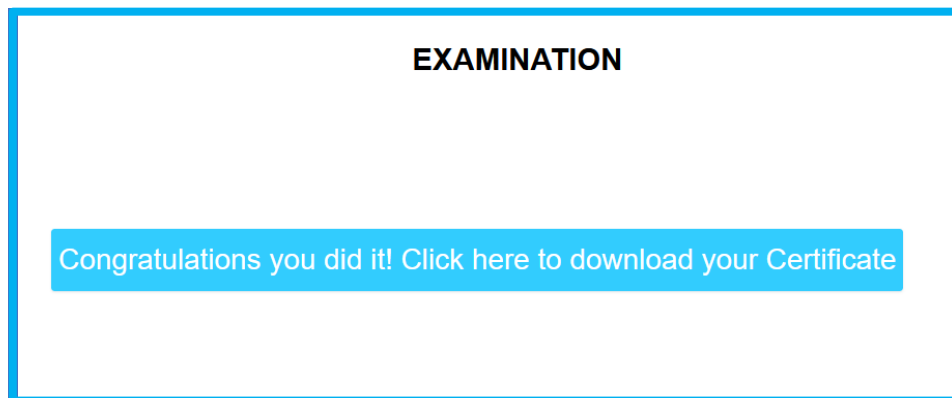


Figure 19: Button to click for download the Certificate

- To validate the Certificate, it must be signed by the trainer and stamped by the organization (Certificate example see Annex).



## 7. Self-Assessment Questions

These self-assessment questions will help the learners reflect on their learning progress, evaluate understanding, and identify areas for improvement. They encourage active engagement and deeper comprehension of the subject matter.

Table 9: Self-Assessment Questions Unit 1

Reflect on how you will mark the following items after studying the Unit 1: FINANCIAL LITERACY IN THE DIGITAL ECONOMY					
Items	Rating				
The effort you needed to invest in the training process.	1	2	3	4	5
Overall, are you now more familiar with financial literacy in a digital economy?	1	2	3	4	5
Do you know the difference of digital economy vs. traditional?	1	2	3	4	5
Did you improve your financial terms and concepts knowledge?	1	2	3	4	5
Do you understand the importance of financial inclusion?	1	2	3	4	5
Can you explain what sustainable growth is?	1	2	3	4	5
Do you know how to manage macroeconomic effects on your budget?	1	2	3	4	5
Did you improve your economic knowledge?	1	2	3	4	5
Are you up to date with the most important digital economy trends?	1	2	3	4	5
Did you gain a solid understanding of risk and risk management strategies?	1	2	3	4	5
Do you know in which areas of this learning unit you can still improve?	1	2	3	4	5
Ratings					
1= Extremely low / Nothing/ Never / Bad	3 = Low / Little / Insufficient	5 = A lot / Always / Very good			
2 = Very low / Very little / Very insufficient	4 = Quite a lot / Good / Sufficient				



Table 10: Self-Assessment Questions Unit 2

Reflect on how you will mark the following items after studying the Unit 2: TRANSFORMATION AND NEW COMPETENCES			
Items	Rating		
The effort you needed to invest in the training process.	1	2	3 4 5
Overall, are you now more familiar with financial literacy in a digital economy?	1	2	3 4 5
Did you improve on upskilling and reskilling for digital transformation?	1	2	3 4 5
Did you gain essential skills for digital transformation?	1	2	3 4 5
Did you acquire data skills knowledge?	1	2	3 4 5
Have you learned how to increase your cybersecurity and data protection?	1	2	3 4 5
Have you discovered useful digital tools?	1	2	3 4 5
Did you explore online marketing strategies?	1	2	3 4 5
Are you familiar with common e-Services?	1	2	3 4 5
Did you improve your knowledge on mobile services?	1	2	3 4 5
Do you know in which areas of this learning unit you can still improve?	1	2	3 4 5
Ratings			
1= Extremely low / Nothing/ Never / Bad	3 = Low / Little / Insufficient	5 = A lot / Always / Very good	
2 = Very low / Very little / Very insufficient	4 = Quite a lot / Good / Sufficient		



Table 11: Self-Assessment Questions Unit 3

Reflect on how you will mark the following items after studying the Unit 3: PLANNING AND BUDGETING SKILLS					
Items	Rating				
The effort you needed to invest in the training process.	1	2	3	4	5
Overall, are you now more familiar with financial literacy in a digital economy?	1	2	3	4	5
Did you learn about financial planning?	1	2	3	4	5
Can you manage income and expenses?	1	2	3	4	5
Do you know how to develop a business plan?	1	2	3	4	5
Do you know how to track and balance your budget?	1	2	3	4	5
Have you learned about accounting and administrative support?	1	2	3	4	5
Did you improve your knowledge on balance sheet?	1	2	3	4	5
Can you select the most reasonable and sensible option from different offers?	1	2	3	4	5
Do you know strategies for Financial Sustainability?	1	2	3	4	5
Do you know in which areas of this learning unit you can still improve?	1	2	3	4	5
Ratings					
1= Extremely low / Nothing/ Never / Bad	3 = Low / Little / Insufficient	5 = A lot / Always / Very good			
2 = Very low / Very little / Very insufficient	4 = Quite a lot / Good / Sufficient				



Table 12: Self-Assessment Questions Unit 4

Reflect on how you will mark the following items after studying the Unit 4: UNDERSTANDING DIGITAL TRADING					
Items	Rating				
The effort you needed to invest in the training process.	1	2	3	4	5
Overall, are you now more familiar with financial literacy in a digital economy?	1	2	3	4	5
Can you manage your bills?	1	2	3	4	5
Can you handle everyday transactions?	1	2	3	4	5
Did you improve on trading trends?	1	2	3	4	5
Did you learn about various means of payment?	1	2	3	4	5
Are you familiar with important trading terms?	1	2	3	4	5
Do you know digital trading methods for traveling?	1	2	3	4	5
Did you acquire trading knowledge?	1	2	3	4	5
Did you gain knowledge on -Commerce and some facts?	1	2	3	4	5
Do you know in which areas of this learning unit you can still improve?	1	2	3	4	5
Ratings					
1= Extremely low / Nothing/ Never / Bad	3 = Low / Little / Insufficient	5 = A lot / Always / Very good			
2 = Very low / Very little / Very insufficient	4 = Quite a lot / Good / Sufficient				



Table 13: Self-Assessment Questions Unit 5

Reflect on how you will mark the following items after studying the Unit 5: CONSUMER PROTECTION AND WEALTH MANAGEMENT			
Items	Rating		
The effort you needed to invest in the training process.	1	2	3 4 5
Overall, are you now more familiar with financial literacy in a digital economy?	1	2	3 4 5
Did you acquire skills in wealth management for life and retirement?	1	2	3 4 5
Did you improve your consumer protection terminologies?	1	2	3 4 5
Did you develop saving and investment strategies?	1	2	3 4 5
Have you learned how to avoid dependencies?	1	2	3 4 5
Did you gain knowledge about different types of insurances?	1	2	3 4 5
Are you familiar with consumer protections policy and financial innovation trends in the EU?	1	2	3 4 5
Do you understand your consumer rights?	1	2	3 4 5
Do you know about consumer complaints?	1	2	3 4 5
Do you know in which areas of this learning unit you can still improve?	1	2	3 4 5
Ratings			
1= Extremely low / Nothing/ Never / Bad	3 = Low / Little / Insufficient	5 = A lot / Always / Very good	
2 = Very low / Very little / Very insufficient	4 = Quite a lot / Good / Sufficient		



## 8. ANNEXES

### 8.1 ANNEX A: EQF Qualification Descriptors – learning outcomes

EQF Levels	Knowledge	Skills	Responsibility and autonomy
<b>Level 1</b>	Basic general knowledge	Basic skills required to carry out simple tasks	Basic skills required to carry out simple tasks
<b>Level 2</b>	Basic factual knowledge of a field of work or study	Basic cognitive and practical skills required to use relevant information in order to carry out tasks and to solve routine problems using simple rules and tools	Work or study under supervision with some autonomy
<b>Level 3</b>	Knowledge of facts, principles, processes and general concepts, in a field of work or study	A range of cognitive and practical skills required to accomplish tasks and solve problems by selecting and applying basic methods, tools, materials and information	Take responsibility for completion of tasks in work or study; adapt own behaviour to circumstances in solving problems
<b>Level 4</b>	Factual and theoretical knowledge in broad contexts within a field of work or study	A range of cognitive and practical skills required to generate solutions to specific problems in a field of work or study	Exercise self-management within the guidelines of work or study contexts that are usually predictable, but are subject to change; supervise the routine work of others, taking some responsibility for the evaluation and improvement of work or study activities
<b>Level 5</b>	Comprehensive, specialised, factual and theoretical knowledge within a field of work or study and an awareness of the boundaries of that knowledge	A comprehensive range of cognitive and practical skills required to develop creative solutions to abstract problems	Exercise management and supervision in contexts of work or study activities where there is unpredictable change; review and develop performance of self and others
<b>Level 6</b>	Advanced knowledge of a field of work or study, involving a critical	Advanced skills, demonstrating mastery and innovation, required to solve complex and unpredictable	Manage complex technical or professional activities or projects, taking responsibility for decision-





	understanding of theories and principles	problems in a specialised field of work or study	making in unpredictable work or study contexts; take responsibility for managing professional development of individuals and groups
<b>Level 7</b>	Highly specialised knowledge, some of which is at the forefront of knowledge in a field of work or study, as the basis for original thinking and/or research. Critical awareness of knowledge issues in a field and at the interface between different fields	Specialised problem-solving skills required in research and/or innovation in order to develop new knowledge and procedures and to integrate knowledge from different fields	Manage and transform work or study contexts that are complex, unpredictable and require new strategic approaches; take responsibility for contributing to professional knowledge and practice and/or for reviewing the strategic performance of teams
<b>Level 8</b>	Knowledge at the most advanced frontier of a field of work or study and at the interface between fields	The most advanced and specialised skills and techniques, including synthesis and evaluation, required to solve critical problems in research and/or innovation and to extend and redefine existing knowledge or professional practice	Demonstrate substantial authority, innovation, autonomy, scholarly and professional integrity and sustained commitment to the development of new ideas or processes at the forefront of work or study contexts including research



## 8.2 ANNEX B: Common European Framework of Reference for Languages (CEFR)

Common European Framework of Reference for Languages (CEFR)		
PROFICIENT USER	<b>C2</b>	Can understand with ease virtually everything heard or read. Can summarise information from different spoken and written sources, reconstructing arguments and accounts in a coherent presentation. Can express him/herself spontaneously, very fluently and precisely, differentiating finer shades of meaning even in more complex situations.
	<b>C1</b>	Can understand a wide range of demanding, longer texts, and recognise implicit meaning. Can express him/herself fluently and spontaneously without much obvious searching for expressions. Can use language flexibly and effectively for social, academic and professional purposes. Can produce clear, well-structured, detailed text on complex subjects, showing controlled use of organisational patterns, connectors and cohesive devices.
INDEPENDENT USER	<b>B2</b>	Can understand the main ideas of complex text on both concrete and abstract topics, including technical discussions in his/her field of specialisation. Can interact with a degree of fluency and spontaneity that makes regular interaction with native speakers quite possible without strain for either party. Can produce clear, detailed text on a wide range of subjects and explain a viewpoint on a topical issue giving the advantages and disadvantages of various options.
	<b>B1</b>	Can understand the main points of clear standard input on familiar matters regularly encountered in work, school, leisure, etc. Can deal with most situations likely to arise whilst travelling in an area where the language is spoken. Can produce simple connected text on topics which are familiar or of personal interest. Can describe experiences and events, dreams, hopes & ambitions and briefly give reasons and explanations for opinions and plans.
BASIC USER	<b>A2</b>	Can understand sentences and frequently used expressions related to areas of most immediate relevance (e.g. very basic personal and family information, shopping, local geography, employment). Can communicate in simple and routine tasks requiring a simple and direct exchange of information on familiar and routine matters. Can describe in simple terms aspects of his/her background, immediate environment and matters in areas of immediate need.
	<b>A1</b>	Can understand and use familiar everyday expressions and very basic phrases aimed at the satisfaction of needs of a concrete type. Can introduce him/herself and others and can ask and answer questions about personal details such as where he/she lives, people he/she knows and things he/she has. Can interact in a simple way provided the other person talks slowly and clearly and is prepared to help.



8.3. ANNEX C: Contract

# Contract between

## 1) Partner A) name of the Project- Partner of

IFLY-SLOW in

\_\_\_\_\_ (country),

\_\_\_\_\_ (address),

\_\_\_\_\_ (phone),

\_\_\_\_\_ (email)

## 2) Partner B) and you as a learner:

- Family name: \_\_\_\_\_
- First name: \_\_\_\_\_
- Address: \_\_\_\_\_
- Country: \_\_\_\_\_
- Continent: \_\_\_\_\_
- Email: \_\_\_\_\_
- Mobil: \_\_\_\_\_
- Target country you want to learn for: \_\_\_\_\_

- Sign of the contract:
- Partner A) \_\_\_\_\_
- Partner B) \_\_\_\_\_



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#### 8.4. ANNEX D: Certification – Skills Card

**Example**

# SKILLS CARD



## INNOVATIVE FINANCIAL LITERACY FOR YOU FOR A SUSTAINABLE LIFESTYLE OF WEALTH MANAGEMENT

**ACKNOWLEDGEMENT OF ISSUE:** This card confirms the successful completion of these five units of financial literacy at European Qualifications Framework **(EQF) Level 4** and Common European Framework of Reference for Languages **(CEFR) A2 to B1**

- 1. Financial Literacy in a digital economy
- 2. Transformation and new competencies
- 3. Planning and budgeting skills
- 4. Understanding digital trading
- 5. Consumer Protection and Wealth management



FIRST AND LAST NAME \_\_\_\_\_

DATE OF BIRTH \_\_\_\_\_

POSTAL CODE / CITY / STREET \_\_\_\_\_

ORGANISATION  
SEAL & SIGNATURE

DATE OF ISSUE

Project Number: 2021-1-NO01-KA220-ADU-000035319  
This project has been funded with support from the European Commission. This publication reflects the views only of the author, and the Commission cannot be held responsible for any use which may be made of the information contained therein.



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