



IFLY-SLOW

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

Training KIT for Trainees





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1. Introduction

Welcome to the IFLY-SLOW - “*Innovative Financial Literacy for a Sustainable Lifestyle of Wealth Management*” - training KIT for trainees! This kit is specifically designed for learning via apps and is aimed at learners and all interested people. You will find materials and helpful tips for the learning via apps.

The IFLY-SLOW project aims to help adults (learners) in Europe improve their financial skills through digital training and promote essential life skills for a better and more sustainable lifestyle.

We hope this training KIT will be useful for your learning. We are looking forward to supporting you on your way to financial security!





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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

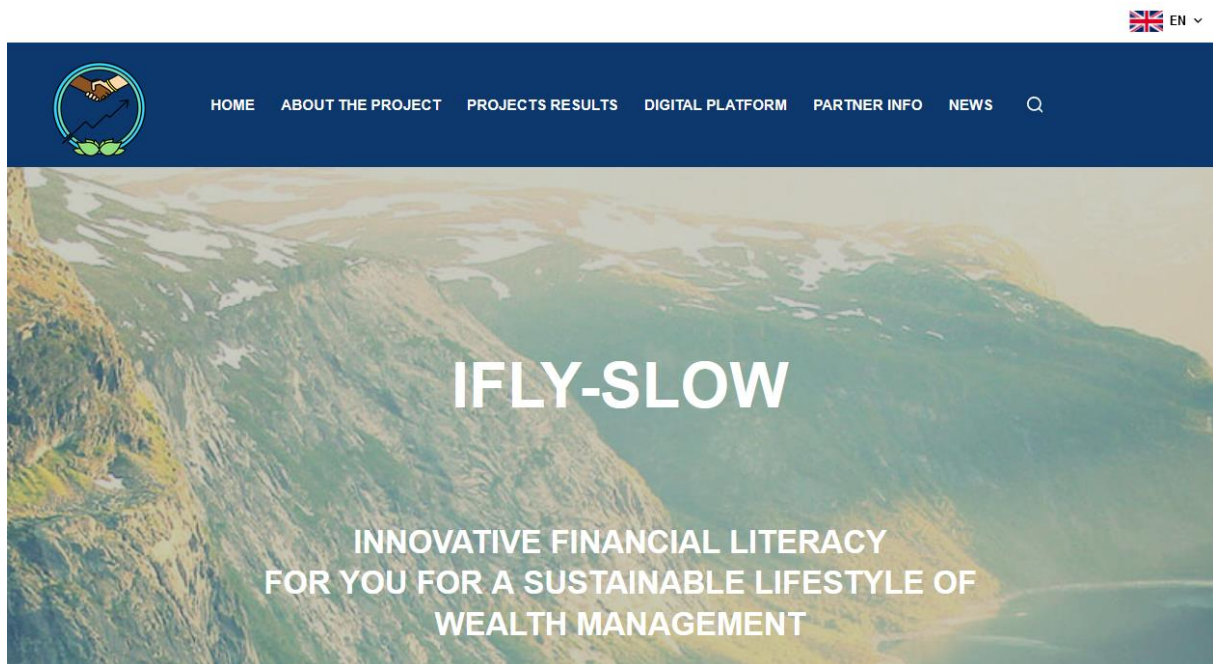


Figure 1: Navigate to "HOME" on IFLY-SLOW Website

The relevant IFLY-SLOW project results for you as learners are Result 1 - **Online Digital Database** (useful tools, videos, applications, etc.) and of Result 3 - **The digital platform for learning via apps**.

Project Result 2 - Curriculum and Result 4 pedagogical handbook are primarily aimed at trainers.

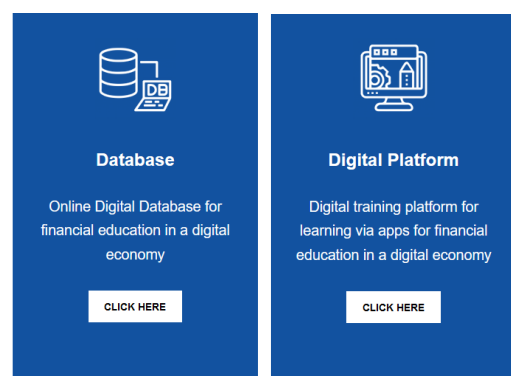




Figure 2: Navigate to project results 1 and 3 on the IFLY-SLOW Website



To understand the project and its outputs, watch the two videos provided. **Video 1** introduces the project and its aim, while **Video 2** shows the digital training platform and learning via apps. Access the videos on the website or click the links in the table below.

Table 1: Presentation and Video 1 and 2

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



3. Training via apps

Learning through apps is a fun and interactive way to learn. With app-based learning, you can access different activities and exercises using your **PC, computer or mobile device**. It's **flexible**, so you can learn **whenever** and **wherever** you want. You can go at your **own pace** and **try as often** as you like. Whether it's about money, digital, or planning skills, learning through apps is a convenient and effective way to gain knowledge and improve your skills. The learning is designed at EQF Level 4 and language level (CEFR) ranging from A2 to B1.



Figure 3: Self-directed learning
(www.freepik.com)

3.1. Duration of training

Please note that the suggested time in the table for self-learning via apps and blended learning session (interaction with your trainer) are approximate and may vary.

Table 2: 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 |
| TOTAL | 3,5 | 16,5 | 20 |

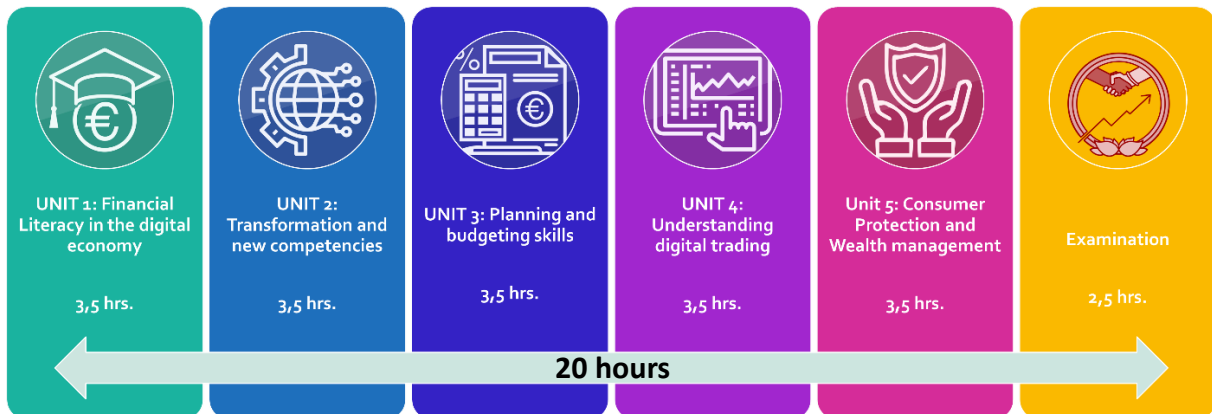


Figure 4: Duration of each learning unit (LU) in hours

3.2. 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 digital trading terms and facts as well as E-Commerce knowledge. You will also learn about travel as part of digital trading.

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.



3.3. How to start the training?

1. Open IFLY-SLOW Website: www.iflyslow.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”

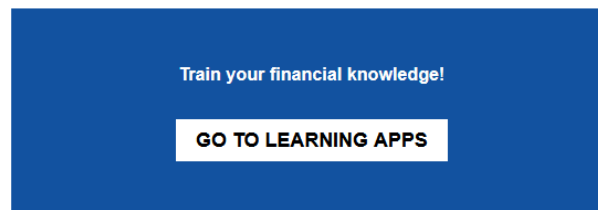


Figure 5: Button on the Website “GO TO LEARNING APPS”

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 of what this lesson is about 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 6: 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).

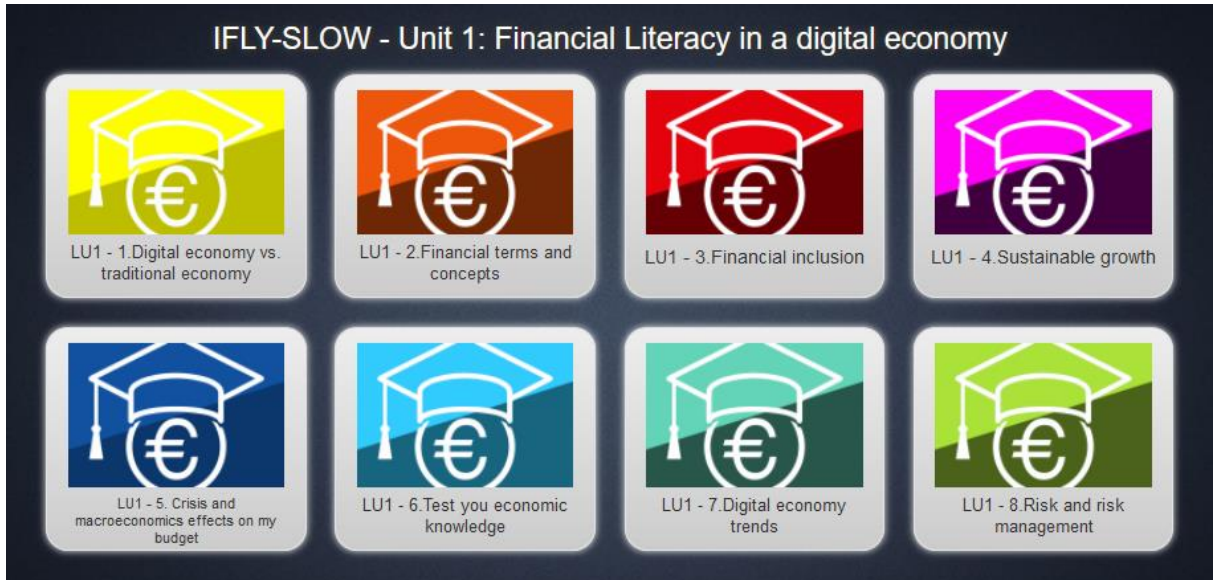


Figure 7: Collection of Learning Apps Unit 1

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

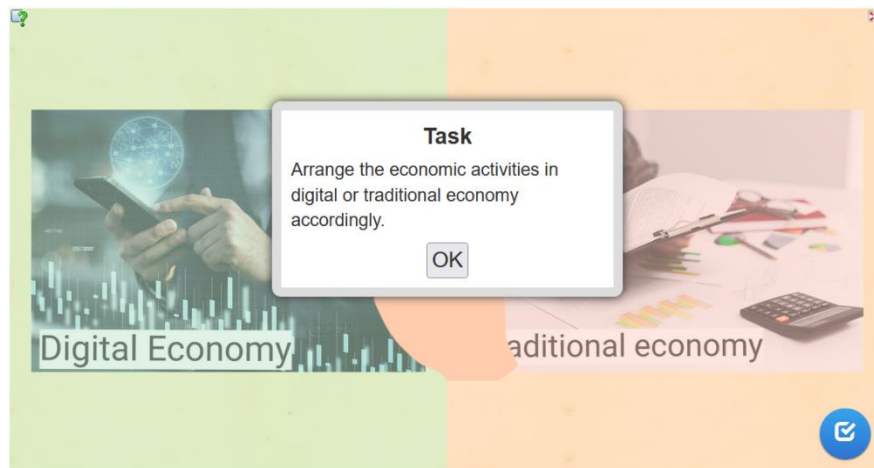


Figure 8: Example of Learning App

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



4. Examination

4.1. What to know about the examination?

After completing your training, when you feel prepared for the examination, you can schedule a date with your trainer for the exam. The exam will take **60 minutes**, and you will be given 5 random questions. If you need another attempt to pass the exam, new random questions will be given after 60 minutes.

Table 3: 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 | | |



4.2. How to start the Examination?

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

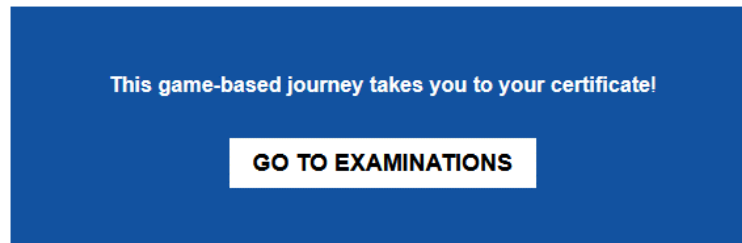


Figure 9: Button on the Website "GO TO EXAMINATION"

2. 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:

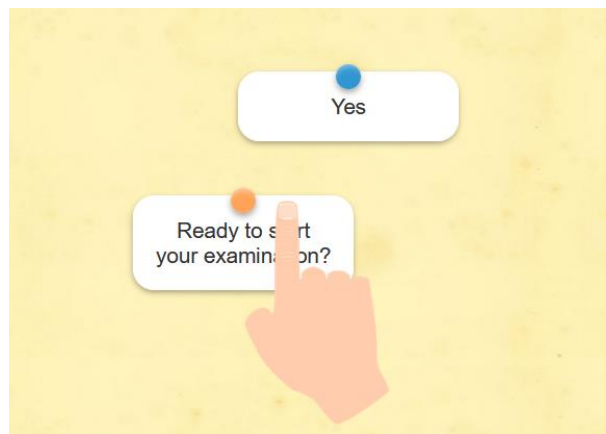


Figure 10: App to start the examination process

3. You are given 5 random apps, one from each unit, to solve.
4. Upon successfully completing the examination, you can download your Certificate by clicking on the blue button as in the following figure.

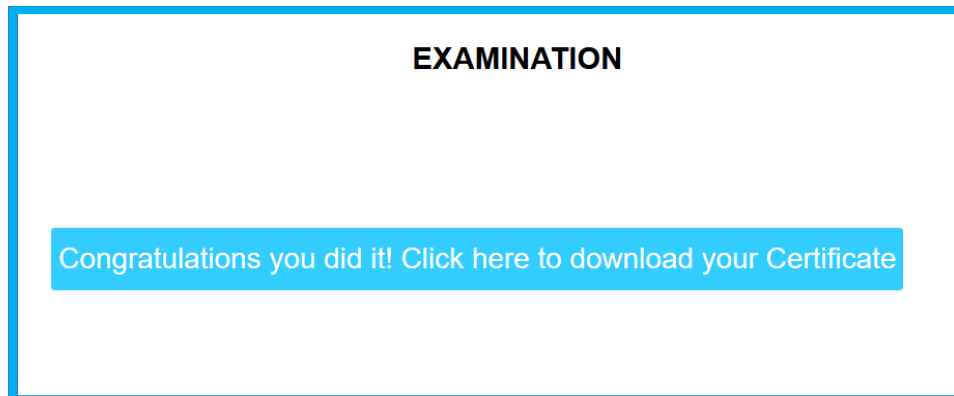


Figure 11: Button to click for download the Certificate

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



Figure 12: Journey to your Certificate (www.freepik.com)

In the **Annexes** you will **self-assessment questions**, a training **contract** and the example of the **Certificate**.

Please prepare well for the examination and don't hesitate to contact your trainer if you have any questions or need help.

GOOD LUCK!



5. Annexes

5.1. ANNEX A: Self-Assessment Questions

These questions can help you think about how well you're learning, check your understanding, and find areas where you can improve.

Table 4: 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 5: 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 6: 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 7: 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 8: 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 | | |



5.2. ANNEX B: 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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5.3. ANNEX C: 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

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