

## Curriculum and Professionalisation of Financial Literacy (CurVe II) – a transfer, research and development project

### Definition of financial literacy

‘Financial literacy focuses on basic, existential and practical requirements of everyday living in contexts relating to money management.’

Source: Mania, E. & Tröster, M. (2014), *Finanzielle Grundbildung – Ein Kompetenzmodell entsteht*. Hessische Blätter für Volksbildung, 64(2), p.140.



### CurVe II aims at

- » establishing financial literacy as one section of adult basic education
- » further development and implementation, throughout Germany, of the results of the previous project CurVe
- » providing a scientifically approved learning approach in the form of a curriculum manual and an educational game
- » creating new networks and transitions
- » further development and consolidation of suitable strategies for addressing potential learners
- » professional training of teachers and information providers in the field of financial literacy

## Access - participation - networking: awareness-raising workshops

### Awareness-raising workshops

Pedagogical action in the field should be professionalised as a component of literacy and basic education. For this purpose, continuing education conceived during the CurVe project to sensitise and bring together multipliers working in the field of financial literacy should be enhanced, implemented on a national scale and evaluated.

One of the main challenges is the low participation in the field of (financial) literacy. An important question is how a higher participation can be achieved by awareness raising and networking with different stakeholders. Therefore, a concept for multipliers has been developed in order to provide access to basic skills.

An evaluation has been carried out in two steps (Stufflebeam 1983, 2002, 2007; Kirkpatrick 2010).

RECOGNISE NEEDS	ADDRESS	ACT
What is (financial) literacy?	How can confidence be established?	Where can persons in questions be supported?
How does the need for (financial) literacy become apparent?	How can the suspected need for financial literacy be addressed in counselling?	Which interdisciplinary cooperations and networks are useful?
How can situations be designed to recognise needs?	How can suitable conversations be included in the occupational routine?	How can learning programmes for financial literacy be designed?

Source: Tröster, M., Mania, E. & Bowien-Jansen, B. (2018)

### Multipliers in financial literacy

#### Who can be a multiplier?

We refer to people with contacts to potential learners due to their occupation. They can acquire participants for basic education by drawing attention to education and counselling. Employees dealing with finances, budgets and money are particularly relevant for the field of financial literacy, and provide support during critical life events such as job losses or excessive debts.

#### Which are the various groups of multipliers?

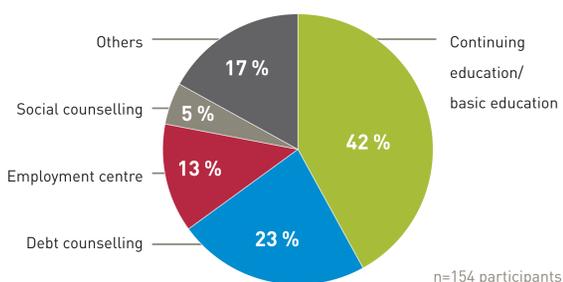
- » Debt counsellors
- » Social counsellors
- » Employees in job agencies
- » HR managers/employee representatives
- » Teachers in schools and vocational schools
- » Nursery school teachers, employees in family centres
- » Bank employees
- » Educational staff at adult education institutions

### Results

- ➔ 8 awareness-raising workshops in Germany
- ➔ 166 participants from various vocational fields
- ➔ 29 cooperation partners

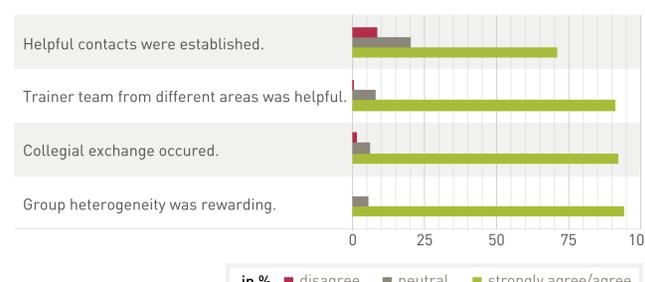
Participant's comment:  
*'It is easier now to address the topic with people concerned in a reasonable manner. Even though I was able to address the topic most of the time with affected people, I believe my approach to be more professional now. I cannot only address the topic but also suggest first contact points or provide initial assistance.'*

### Heterogeneous composition of participants in CurVe II awareness-raising workshops



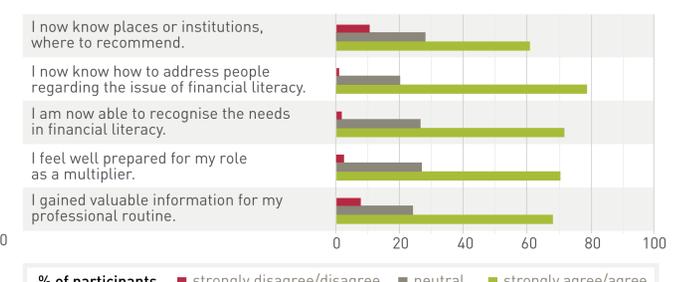
Source: Tröster, M., Bowien-Jansen, B. & Mania, E. (2018).

### Group heterogeneity and interdisciplinary exchange



Source: Tröster, M., Mania, E. & Bowien-Jansen, B. (2018)

### Recognise needs, address, act



Source: Tröster, M., Mania, E. & Bowien-Jansen, B. (2018)

### References

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