



Economic and Consumer Literacy in European Schools

IO1 - State of Art on Economic and Consumer Literacy level of knowledge of students

Draft for Partner Feedback
February 2021

Overview of IO1

- We want to find out the target groups' skills and competences and requirements in relation to consumer literacy and establish a solid basis for IO2 and IO3.
- Our quantitative targets are:
 - 30 students
 - 15 - aged 7 - 12 years old
 - 15 - aged 12 to 18 years old
 - 15 schoolteachers, trainers, and school leaders

Three main components of IO1:

1. Survey Questionnaire for students and teachers
 - a. 3 draft instruments developed.
2. Desk research:
 - a. state of art of consumer education in each partner country
 - b. identification of 2 best practice examples
3. ECOLES Synthesis Report prepared by The Rural Hub

Student Survey – aged between 7 and 12 years – draft questions:

Personal (and household) finances

1. You check the change in your pocket and find lots of 1c, 2c, 5c coins. Do you:
 - Make sure you spend them the next chance you get.
 - Throw them away because they are worth very little.
 - Save them in a money box.
2. You get your weekly pocket money. Do you:
 - Spend it straight away.
 - Spread it out over the week.
 - Spend what you need and save the rest.
3. You buy chocolate and when you go out of the shop you notice that your change is 50c short. Do you:
 - Leave it until the next time you go into the shop and ask for your missing change.
 - Go straight back in and ask for the 50c.
 - Eat your chocolate, forget about the 50c.

Consumer rights and responsibilities

1. All consumers have rights when buying new goods/services from a business.
 - True
 - False
 - Unsure
2. A shop must always give you a receipt when you buy goods or services. Please choose whether this statement is:
 - True
 - False
 - Unsure
3. You get a present for your birthday, but you do not like it. Should you:
 - Take it back to the shop and demand a full refund.
 - Take it back to the shop with the gift receipt and ask if it is possible to exchange it for something else.
 - Give the present to someone else.

Sustainable Consumption (Product Safety)

1. Which of the following is NOT an example of sustainable consumption?

- Avoid buying “Funny Fruit”. These fruits and vegetables should be thrown out because their size, shape, and/or colour are not right.
 - Get a rug. Carpets and rugs keep your house warm and your thermostat low.
 - Take short showers. Bathtubs require gallons more water than a 5 to 10-minute shower.
2. How much of the globally produced groceries get thrown away every year?
- None
 - 33%
 - 50%
 - 75%
3. Which of the following makes up the biggest part of the water usage in your house?
- Flushing the toilet
 - Watering plants
 - Bathing and showering
 - Drinking and cooking

Online Safety

1. To keep safe online, what information should you NOT post online? (tick all that apply)
- Your full name
 - What you’ve had for dinner
 - Where you live
 - Which school you go
 - Passwords
 - A cartoon image as a profile picture instead of a photo
2. How old do you have to be to use these sites and games? Facebook, Instagram, Snapchat, WhatsApp:
- 8 years old
 - 10 years old
 - 12 years old
 - 13 years old
3. Is it ok to buy games or apps online without asking the permission of an adult?
- Yes
 - No
 - Don’t know

Student Survey – aged between 12 and 18 years – draft questions:

Personal (and household) finances

1. You get money for your birthday. Do you:
 - Head for the shops with your money
 - Think about what you want/need and spend the money on those things.
 - Buy yourself one thing as a treat and save anything that is left.
 - Save it all, you have big plans for that money in the future.
2. You get a text from your mobile phone company to say that their prices are increasing. Do you:
 - Reduce the amount of texts and calls you make.
 - Look around for a better deal.
 - Ignore it because you mainly send texts and that is cheap.
3. You see something you like at a discounted price in the sales. Do you:
 - Buy it - you are saving by buying it.
 - Stop and think. Do I need it? Can I afford it?
 - Get one for yourself and one for a friend, it is a bargain after all.
 - Talk yourself out of buying it.

Consumer rights and responsibilities

1. You buy a pair of shoes but decide they do not suit you at all. Yesterday you noticed the same shoes are now on sale. Should you:
 - Take the shoes back to the shop and ask for a refund of the sale price.
 - Take the shoes back to the shop and demand a full refund of the pre-sale price.
 - Check with the shop their returns policy.
2. You buy a new laptop. It works for a week then you experience problems turning it on. You return it to the shop, where you are asked to pay €50 to get it fixed. Do you think this is right?
 - True
 - False
 - Unsure
3. You buy a top and later notice a hole in it. You take it back to the shop, but the staff just point at a sign saying 'No refund or exchanges'. Is this right?
 - Yes
 - No
 - Unsure

Sustainable Consumption (Product Safety)

1. How much water is needed to produce one pair of jeans?
 - 100 litres
 - 500 litres
 - 5,000 litres
 - 12,000 litres
2. Which of the following options are NOT sustainable?
 - Buying unpackaged groceries and avoiding packaged products.
 - Using electronic devices until the end of their lifespan.
 - Buying only the newest and cheapest clothes.
 - Reselling or giving away unwanted clothes.
3. Considering the waste in the production chain of groceries, how much food is thrown away in Europe per capita each year?
 - 280-300 kg
 - 320-350 kg
 - 410-430 kg
 - 480-500 kg

Online Purchases

1. How long is the cooling-off period when buying items online:
 - 14 days
 - A week
 - There is none
 - 3 days
2. When shopping online, what is most likely to influence your decision:
 - Price
 - Brand
 - Friend's recommendation
 - Packaging
 - Social media advertising
 - Blogger/vlogger endorsement
3. How likely are you to share your contact information online and sign up for emails alerts from your favourite brands to receive information about sales and promotions?
 - Extremely unlikely
 - Unlikely
 - Don't Know
 - Likely
 - Extremely likely

Teacher Survey

1. How interested are you in increasing your teaching knowledge of the subject: consumer education and financial literacy skills for students?
 - Linear Scale: 1 – Not interested to 5 – Very Interested.

2. Which of the following topics should be included on the subject of consumer education and financial literacy (tick all that apply):
 - a. Consumer rights
 - b. Basic protections under law
 - c. Sustainable Consumption
 - d. Basic banking
 - e. Using credit
 - f. Savings
 - g. Personal and household budgets
 - h. Life skills and life choices
 - i. Media Literacy – understanding information in multi-media formats.
 - j. Digital skills – online purchases, online safety, online dangers
 - k. Influence of marketing and media at the individual and social levels
 - l. Methods and strategies of consumer communications by businesses
 - m. Partners = Please include your contributions here

3. How would you like learning content for the classroom to be made available to you:
 - a. Lesson plans and activity sheets for face-to-face delivery
 - b. Computer-based or gamified activities for students
 - c. Workshop sessions with a full range of materials
 - d. Social media activities, awareness raising campaigns, and collaborative forums.
 - e. Video based resources with activity sheets.

4. On average, how long should each activity last to be suitable for classroom teaching:
 - Less than 30 mins
 - Between 30 to 45 mins
 - 45mins to 60mins
 - More than 60mins

5. What curriculum subjects, most closely align to the topic of consumer education and financial literacy in your school:
 - a. Social studies
 - b. Maths
 - c. Home economics
 - d. Civic and citizenship
 - e. Business or commerce studies
 - f. Communication and media studies
 - g. Partners = Please include your contributions here

Desk Research Report Structure

1. Profile of the consumer education statistics amongst school-aged children and young people in your country *[use PISA statistics if available, national data and EU sources]*
2. Outline the current educational strategies, policies, and programmes for promoting consumer education and financial literacy skills amongst school-aged children and young people (7 to 18 years) in your country.
3. Explain any current challenges or gaps in provision:
 - a. Challenges and main areas with difficulties
 - b. Critique of the effectiveness of existing programmes
 - c. Identified gaps in consumer and financial literacy skills.
4. Skills validation systems and processes
 - a. National Qualification Framework (NQF)?
 - b. How can such skills be validated?
5. Recommendations for the development of IO2 and IO3 in your country
 - a. What are the critical success factors to make the ECOLES project a success in your country?

Best Practice Example – Template

1. General information			
Title of the practice	<i>[100 characters]</i>		
Does this practice come from an Erasmus+ project	<table border="1"> <tr> <td><i>Yes or no</i></td> <td><i>If yes, provide the name of the project</i></td> </tr> </table>	<i>Yes or no</i>	<i>If yes, provide the name of the project</i>
<i>Yes or no</i>	<i>If yes, provide the name of the project</i>		
Location of the practice	Country		
2. Detailed description			
Detailed information on the practice	<p><i>[500 characters] Please provide information on the practice itself. In particular:</i></p> <ul style="list-style-type: none"> - <i>What is the topic addressed and the context which triggered the introduction of the practice?</i> - <i>How does the practice reach its objectives and how it is implemented?</i> - <i>Who are the main stakeholders and beneficiaries of the practice?</i> 		
Timescale (start/end date)			
Evidence of success (results achieved)	<i>[400 characters] Why is this practice considered as good? Please provide factual evidence that demonstrates its success or failure (e.g., measurable outputs/results).</i>		
Potential for learning or transfer to ECOLES	<i>[200 characters] Please explain why you consider this practice (or some aspects of this practice) as being potentially interesting for our project?</i>		
Further information	<i>Web link to where further information on the good practice can be found</i>		