



# ECOLES Transnational Report

Prepared by The Rural Hub

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# Introduction to IO1

- ▶ The aim of IO1 is to provide the basis for the development of all subsequent project IOs and associated project activities, while it will “set the scene” for customizing ECOLES project overall contribution to enhancing the target groups’ skills and competences, both during the project’s duration and after its completion.
- ▶ IO1 is being implemented primarily in order to identify the topics for the development of the training chapters in IO2, in addition to establishing a baseline for knowledge of the current level of economic and consumer literacy of students in the participating countries.

# What we set out to achieve

- ▶ We set out to determine the target groups' skills, competences, and requirements in relation to consumer literacy and establish a solid basis for the development IO2 and IO3.
- ▶ Our quantitative targets were:
  - ▶ 30 students
    - ▶ 15 - aged 7 - 12 years old
    - ▶ 15 - aged 12 to 18 years old
  - ▶ 15 schoolteachers, trainers, and school leaders
- ▶ Each project partner in each country, engaged with local schools to introduce the ECOLES project and commence the research investigative process.

# Methodology

Our research methodology comprise **three main components:**

- ▶ 1. Survey Questionnaire for students and teachers
  - ▶ 3 draft instruments developed by the Rural Hub in consultation with project partners
- ▶ 2. Desk research activity in which each partner identified:
  - ▶ state of art of consumer education in their country
  - ▶ 2 best practice examples that would be reviewed by partners in the development of content for the subsequent IOs
- ▶ 3. The Rural Hub collated the results of the national reports and produced this Synthesis Report and presented it to project partners in June 2021

“  
Money moves from those who  
do not manage it to those who  
do.”

Quote by Dave Ramsey

Summary Results from the National Reports

# Bulgaria - Teachers

- ▶ 80% of the teachers are interested in increasing their teaching knowledge and skills of consumer education and financial literacy skills for students. The remaining percentage of respondents are less interested in the subject.
- ▶ Digital Skills, Product Safety and Consumer Rights were the top 3 topics of importance that teachers chose to introduce to the curriculum.
- ▶ Regarding pedagogical methodologies, learning content was preferred to be video based resources with activity sheets, gamified activities and workshop sessions.
- ▶ According to 60% of the surveyed teachers, the preferred time period for which each activity should continue to be suitable for class teaching is between 30 to 45 minutes. Only 30% of teachers think that time should be less than 30 minutes. The remaining 10% voted for 45-60 minutes.

# Bulgaria - Students

## 7-11 Years of Age

- ▶ Personal (and household) finances: The survey finds that students in this age group know about their personal finances. All children know how to save money.
- ▶ Consumer Rights and responsibilities: Sustainable Consumption (Product Safety): students know their rights and responsibilities as buyers. All children are of the opinion that the store must receive a receipt for his purchases.
- ▶ Sustainable Consumption: Most students tend to understand the premise of sustainable consumption.
- ▶ Online Safety: The survey finds that students in this age group are familiar with the concept of online safety. Also know that it is not right to buy applications and online games without permission from their parents.

## 12-18 Years of Age

- Q1: now about their personal finances. Most of the students know how to save money.
- Most understand consumer rights and responsibilities.
- Sustainable consumption (Product Safety): Students were mostly incorrect with their knowledge on sustainable consumption.
- Online Safety: Online Safety: believe that the recommended deadline of products purchased online is 14 days. The price is most likely to influence their decision for online shopping according to 67% of students. The most variety in students' answers is observed in sharing their contact information online and sign up for emails alerts from their favourite brands to receive information about sales and promotions.

# Cyprus - Teachers

62.5% of the teachers stated that the money management and economic matters are of high interest.

25% of the teachers are highly interested in consumer education and financial literacy.

The topics that should be included on the subject of consumer education according to Cypriot teachers include Consumer rights, Sustainable Consumption, Basic Banking & Digital Skills.

All teachers agreed that classes should not exceed 45 to 60 mins.

The most popular learning contents for the classroom Computer-based or gamified activities for students and Workshop sessions with a full range of materials.



# Cyprus - Students

## 7-11 Years of Age

- ▶ Personal & Household Finances: Most children know how to save money.
- ▶ Consumer Rights & Responsibilities: 68% of students agree that all consumers have rights.
- ▶ Sustainable Consumption: 50% of students understood the concept of sustainable consumption.
- ▶ Online Safety: They are aware that they should not buy things online without their parents' approval. Moreover, as consumers they have rights and most of them will make use of these rights if needed.

## 12-18 Years of Age

- Personal & Household Finances: Are aware of how to save money and not carelessly spend.
- Consumer Rights & Responsibilities: Responsible consumers and have a satisfactory consumer behaviour (basic money management skills, defending consumer rights, etc).
- Sustainable Consumption: Students need further education on these topics to implement best practices into their daily habits.
- Online Safety: Students noted their preferences and showed an understanding of online consumer safety.

# Estonia - Teachers

- ▶ 83.3% of teachers are very interested in learning more about consumer education and financial literacy for students.
- ▶ All participants voted to include the subjects of Personal and Household Budgets, Media Literacy, Digital Skills, Influence of Marketing and Media and Personal Responsibility.
- ▶ Regarding pedagogical methodologies, learning content was preferred to be lesson plans and activity sheets, computer based or gamified activities, workshop sessions with a full range of materials and video based resources with activity sheets.
- ▶ 83% of teachers preferred to have 30-45 minute classroom activities.

# Estonia - Students

## 7-11 Years of Age

- ▶ Personal (and household) finances: Majority of students had a general understanding of personal financial responsibility.
- ▶ Consumer rights and responsibilities: Half of students know that they have rights as a consumer.
- ▶ Sustainable consumption: Most students demonstrated an understanding of sustainable consumption.
- ▶ Online Safety: The survey finds that students in this age group are familiar with the concept of online safety and know that they should not share personal details.

## 12-18 Years of Age

- Personal (and household) finances: Consumer rights and responsibilities: Half of students know that they have rights as a consumer.
- Sustainable consumption: Most students demonstrated an understanding of sustainable consumption.
- Online Safety: The survey finds that students in this age group are familiar with the concept of online safety and know that they should not share personal details.

# Greece

- ▶ 46.7% of teachers are interested in learning more about consumer education and financial literacy for students.
- ▶ Consumer rights, sustainable consumption and digital skills were among the top 3 topics of importance that teachers chose to introduce to the curriculum.
- ▶ Teachers prefer the learning content to be made available to them in the form of computer based or gamified activities for students and in the form of lesson plans with activity sheets for face-to-face delivery.
- ▶ 67% of teachers voted that they would prefer 30-45 minutes for classroom activities.

# Greece

## 7-11 Years of Age

- Personal (and household) finances: Majority of students had a general understanding of personal financial responsibility and 78.9% opted to save their allowance for personal needs.
- Consumer rights and responsibilities: 94.7% understood basic consumer rights is being provided with proof of purchase.
- Sustainable consumption: Most students demonstrated an understanding of sustainable consumption, especially regarding water wastage.
- Online Safety: Students generally understand not to share personal details online with others. 57.9% of students believe that they should be 16+ years in order to use social media sites.

## 12-18 Years of Age

- Personal (and household) finances: 47.1% of students noted that they would save gifted money while 5.9% would spend it immediately.
- Consumer rights and responsibilities: 88.2% of students know consumers have certain rights when they purchase defective products.
- Sustainable consumption: Over 85% of students estimated that 400+kgs of food are thrown away each year which could indicate unsustainable practices in their local environment.
- Online Safety: When shopping online students are influenced mostly by price (58,8%) and friends (17,6%). 52,9% of students think that it is likely to share their contact information online and sign-up for email alerts from their favourite brands.

# Poland - Teachers

- ▶ 86.7% of teachers are interested in learning more about consumer education and financial skills for students.
- ▶ The topics that should be included on the subject of consumer education according to Polish teachers include Sustainable Consumption, Digital Skills, Influence of marketing and media.
- ▶ Regarding pedagogical methodologies, learning content was preferred to be video based resources with activity sheets, social media activities, or lesson plans and activity sheets.
- ▶ 86.7% of teacher prefer each activity to take place in under 30 minutes.

# Poland - Students

## 7-11 Years of Age

- Personal (and household) finances: The survey finds that students in this age group know about their personal finances. All children know how to save money.
- Consumer Rights and responsibilities: All children are aware that consumers have rights when they purchase goods or a service.
- Sustainable Consumption: Most students understand the basis of sustainability but not to a great extent.
- Online Safety: The survey finds that students in this age group are familiar with the concept of online safety.

## 12-18 Years of Age

- Personal (and household) finances: Varied responses showed that some students were more financially careful than others.
- Consumer Rights and responsibilities: All students are aware of their basic consumer rights (return policy, product error)
- Sustainable Consumption: Most students understand the basis of sustainability but not to a great extent.
- Online Safety: The survey finds that students in this age group are familiar with the concept of online safety.

# Ireland - Teachers

- ▶ 70% of teachers surveyed were interested in learning more about consumer education and financial skills for students.
- ▶ The topics that should be included on the subject of consumer education according to Irish teachers include: Consumer rights and personal responsibility, Influence of marketing and media, sustainable consumption and budgeting.
- ▶ Regarding pedagogical methodologies, learning content was preferred to be video based resources with activity sheets, workshop sessions with a full range of materials and gamified resources
- ▶ 90% of teacher prefer each activity to take place between 30 - 45 minutes with the option of takeaway tasks.



# Ireland - Students

## 7-11 Years of Age

- ▶ Personal (and household) finances: The majority of students in this age group know what saving are but tend to spend their pocket money.
- ▶ Consumer Rights and responsibilities: students know they have rights as consumers but not how to exercise them.
- ▶ Sustainable Consumption: 60% of students understand the basics of sustainable consumption but not the specifics.
- ▶ Online Safety: 90% of student identified that they should not share personal details online and 75% needed to have their parents permission to make purchases online (in-game apps).

## 12-18 Years of Age

- Personal (and household) finances: There was a significant mix of responses showing that some students were more financially aware than others.
- Consumer Rights and responsibilities: 88% of students are aware of their basic consumer rights in all areas
- Sustainable Consumption: 78% of students answered (Q2) sustainable consumption correctly but large mix of responses on the statistics
- Online Safety: High awareness of online safety amongst students in this age group

# Curriculum subjects that most closely align to the topic of consumer education and financial literacy per country

## Bulgaria

- Fine Arts
- Business
- Communication.

## Cyprus

- Home Economics
- Technology & Entrepreneurship
- Civic & Citizenship

## Estonia

- Civic Citizenship
- Technology
- Home Economics

## Greece

- Home Economics
- Social Studies
- Environmental Studies

## Ireland

- Business Studies
- Home Economic
- CSPE - Civic, Social and Political Education

## Poland

- Home Economics
- Maths
- Technology

# Key Findings

- ▶ Although students have a basic understanding of consumer literacy, all students need further education on this topic.
- ▶ Consumer literacy is needed in order to become fully aware future consumers.
- ▶ Consumer rights, Sustainable Consumption, Basic Banking, Digital skills, Marketing and Media are vital topics to address when teaching students about financial and consumer literacy.
- ▶ Education material should introduce activities to last 30 to 45 minutes of classroom teaching.
- ▶ The majority of teachers in each partner country are interested in learning more about consumer education and financial skills for students.
- ▶ In all partner countries, it was noted that students from both age groups need to be taught more on sustainable consumerism.

# Recommendations

- ▶ There is a need to fill the gap in consumer education and financial literacy for teachers and students.
- ▶ Teachers need interactive and attractive teaching aids to get students interested in consumer education and financial literacy
- ▶ Educational materials should be sufficient for about 30 minutes.
- ▶ Consumer education and financial literacy should be promoted both locally and nationally to enable young people to enter the workforce with the best possible knowledge in this area.
- ▶ The topics that should be developed in the ECOLES project are: Sustainable Consumption, Digital skills - online purchases, online safety, online dangers and Influence of marketing and media at the individual and social levels (personal responsibility) and personal budgeting.

# Copies of the national reports are available to download from the project website

For more information, please visit:  
<http://univt-pleven.com/ecoles/index.html>

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