



Economic and Consumer Literacy in European Schools

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

NATIONAL REPORT TEMPLATE

(Insert Partner Name and Country)
(Date of the Report)

Co-funded by the
Erasmus+ Programme
of the European Union



1. Introduction

Research investigating the state-of-the-art of economic and consumer literacy education in Poland was undertaken by Danmar Computers in March and April 2021 to identify the level of knowledge amongst students aged 7 to 18 years and to determine the didactic and pedagogical preferences of teachers on the topic. It was also an opportunity for project partners to research the current educational strategies, statistics, policies, and programmes addressed to the topic and identify two national best practice examples that could contribute to the future development of the ECOLES project, specifically IO2: Economic and Consumer literacy education material and Guidelines and IO3: ECOLES virtual consumer manager game.

The results of both the desk research and field research processes are presented in this national report.

2. Results of Desk Research

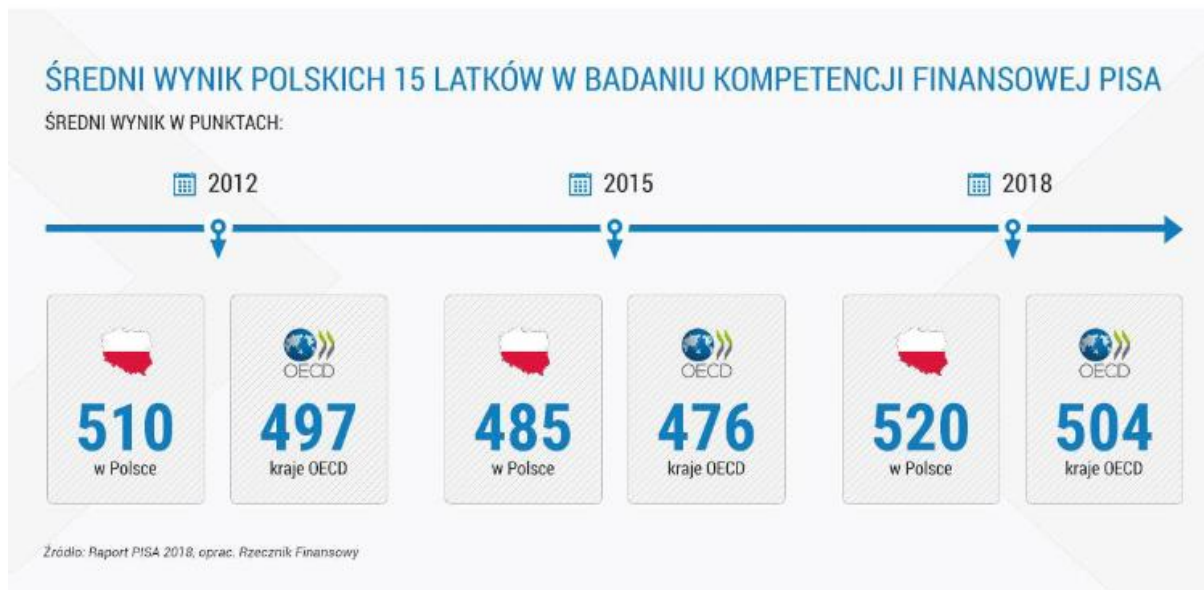
2.1 Profile of the consumer education statistics amongst school-aged children and young people in Poland

According to the latest PISA study, Polish students ranked in the top four for financial literacy in 2018, scoring an average score of 520 (The average was 505 points). It was noted that in most cases, boys scored slightly higher than girls, and this was also the case in Poland. Girls in Poland scored on average 516 points, 7 points lower than boys.

The PISA survey covered issues related to young people's education and found that parents and relatives were the biggest source of financial information for young people. The majority of students said they get their financial information mainly from their parents or guardians, while only 34% of young Poles said that teachers are also a source of information for them. (Analiza Rzecznika Finansowego, 2020)

The chart below shows the average score of Polish 15-year-olds on the PISA financial literacy survey over the past 8 years.





Source: Analiza Rzecznika Finansowego, 2020

2.2 The current educational strategies, policies, and programmes for promoting consumer education and financial literacy skills amongst school-aged children and young people.

There are several initiatives and programs in Poland that aim to promote consumer education and financial literacy among school-aged children and youth. Below are two examples of such programs:

- **Young Entrepreneurs** (*pl. Młodzi Przedsiębiorczy*) – A program that shapes creativity, innovation, risk-taking, planning, as well as develops entrepreneurial attitudes, develops mathematical and computer skills. The main target group of the project are students aged 14-17. As part of the program an Internet platform was created where students can face tasks in the field of economics and entrepreneurship. The platform also provides a section for teachers where they can exchange their knowledge and experience. Project organizers have prepared for students multimedia lessons, online meetings with experts, scenarios for classes on entrepreneurship, webinars and publications. More information: <https://przedsiębiorczy.ceo.org.pl/>
- **Youth Entrepreneurship Foundation** (*pl. Fundacja Młodzieżowej Przedsiębiorczości*) – The Foundation is a non-governmental organization of public use. Its goal is to enable young people to gain knowledge and practical skills that will help them achieve their career plans. The Foundation is part of Junior Achievement WorldWide, an organization dedicated to the economic education of young people. This organization

currently operates in one hundred and eighteen countries. Programs implemented by the foundations prepare young people to enter the job market, teach them entrepreneurship and how to navigate the world of finance. More information: <https://junior.org.pl/>

2.3 Current challenges or gaps in provision:

According to a recent survey, every second Pole considers their knowledge of finance to be low (35%) or very low (14%). Only 7% of Poles assess their financial knowledge as good. The main reason for this is that the Polish education is not focused enough on entrepreneurship, economics and financial knowledge of students. According to experts, financial education should be a mandatory subject in schools, but it is not. There are many programs and initiatives that promote consumer and financial education, but there is still a gap in education (R.Tomaszewski, 2019, <https://fintek.pl/edukacja-finansowa-strajk-nauczycieli/>)

Challenges and gaps that need to be addressed by the Ecoles project are:

- Create interactive materials that can be used in lessons by teachers. The materials should be in an attractive format that will motivate students to gain as much financial knowledge as possible.
- Create lesson plans for teachers.
- Dissemination of project results on social media to reach the largest possible audience in Poland.

2.4 Skills validation systems and processes

The Polish Qualifications Framework consists of eight levels. Each level is described by general statements which characterize the knowledge, skills and social competences requirements to be fulfilled by individuals holding qualifications of a given level.

The learning outcomes at each successive qualification level differ from those required at lower levels. These differences relate to the amount, scope of knowledge, complexity and level of independence.

Upon graduation, students receive a certificate that levels their skills and knowledge in each area. This document is issued by the Ministry of Education in Poland.



3. Best Practice from (Insert Country)

General information	
Title of the practice	<i>Finansiaki</i>
Does this practice come from an Erasmus+ project	No
Location of the practice	Country <i>Poland</i>
Detailed description	
Detailed information on the practice	<p><i>Finansiaki is a project that supports the development of financial and entrepreneurial skills. The portal includes educational animations, infographics, quizzes, games, lesson scenarios and guides for parents. Thanks to the attractive form of media, the materials reach various groups of recipients: parents, teachers, youth and children (from 3 years of age).</i></p> <p><i>The materials available on the platform have been prepared in accordance with the core curriculum for pre-school education and the core curriculum for general education in elementary school.</i></p>
Timescale (start/end date)	<i>2017 - ongoing</i>
Evidence of success (results achieved)	<p><i>The program provides a portal with teaching aids, games and activities that can be used in and out of school.</i></p> <p><i>The portal is developed on an ongoing basis and the content is created and reviewed by experts (psychologists and educators) specializing in financial education.</i></p> <p><i>The portal enjoys great interest. In 2017, it was visited by 2,700 users.</i></p>
Potential for learning or transfer to ECOLES	<i>The portal is an excellent example that the content from the areas of finance and entrepreneurship can be provided in an attractive and interesting way.</i>
Further information	<i>https://finansiaki.pl/</i>



General information		
Title of the practice	<u>Score Hunter for BIK</u>	
Does this practice come from an Erasmus+ project	No	
Location of the practice	Country	Poland
Detailed description		
Detailed information on the practice	<p><i>Score Hunter is a game created by BIK. The game is divided into several thematic sections, such as creditworthiness, identity theft, and video section.</i></p> <p><i>The game is created for everyone who wants to increase their knowledge about finances. For completing simple tasks and quizzes, the player gets points that can be exchanged for prizes.</i></p>	
Timescale (start/end date)	2017 - ongoing	
Evidence of success (results achieved)	<p><i>-11,000 pupils and students had credit knowledge through the Score Hunter platform</i></p> <p><i>- 230 000 educational tasks performed by the participants on the platform</i></p>	
Potential for learning or transfer to ECOLES	<p><i>Gra stworzona jest w bardzo atrakcyjny sposób, poruszanie się po platformie jest proste, a interaktywnie przedstawione treści edukacyjne zachęcają gracza do nauki.</i></p>	
Further information	https://scorehunter.pl/	

4. Results of the Teachers Survey

The survey was conducted through an online questionnaire created by The Rural Hub and translated and adapted by Danmar Computers. Google Forms was the main tool to collect responses. 15 teachers were asked to provide their answers to the questionnaire. Responses were provided to the



questionnaire during 15/3/2021 until 19/3/2021. The results of the survey are presented under the four key subjects below.

Results of the survey per question:

1. How interested were teachers in learning more about consumer education and financial literacy skills for students?

The vast majority (86,7%) of respondents are interested in learning more about consumer education and financial skills for students.

- Very interested: 86,7%
- Somewhat Interested: 13,3%
- Neutral: 0%
- Not very interested: 0%
- Not at all interested: 0%

2. Identify the topics to be included on the subject of consumer education and financial literacy (list and rank according to priority identified by the teachers)

- Consumer rights: 0%
- Sustainable Consumption: 73,3%
- Digital skills – online purchases, online safety, online dangers: 60%
- Personal and household budgets: 46,7 %
- Product safety: 33,3%
- Influence of marketing and media at the individual and social levels: 60%
- Savings: 26,7%
- Life skills and life choices: 13,3%
- Personal responsibility: 33,3%
- Media Literacy – understanding information in multi-media formats: 53,3%
- Methods and strategies of consumer communications by businesses: 33,3%
- Technology and entrepreneurship: 53,3 %
- Basic protections under law: 13,3%
- Using credit: 6,7%
- Basic banking: 26,7%

3. Describe the preferences expressed for how learning content could be presented and the preferred length of time (combine results from Questions 3 and 4):

- Lesson plans and activity sheets for face-to-face delivery: 33,3%
- Computer-based or gamified activities for students: 0%
- Workshop sessions with a full range of materials: 0%
- Social media activities, awareness raising campaigns, and collaborative forums: 53,3%
- Video based resources with activity sheets: 80%



86,7% of the teachers prefer each activity to last less than 30 minutes and 33,3% prefer each activity to last from 30 to 45 minutes for classroom teaching.

4. Identify the curriculum subjects that most closely align to the topic of consumer education and financial literacy in your schools:

- Social studies: 6,7%
- Home economics: 66,7%
- Civic and citizenship: 33,3%
- Maths: 53,3%
- Technology: 66,7%

5. Results of the Student Survey

The survey was conducted through an online questionnaire for students aged 7 to 12 years old and through an online questionnaire for students aged 13 to 18 years old. Both questionnaires were created by The Rural Hub, translated and adapted by Danmar Computers. Google Forms was the main tool to collect responses. 30 responses were provided to the questionnaire during 14/3/2021 until 29/3/2021. The results of the survey are presented under the four key subjects below.

5. 1 Student Responses (younger age group for example 7 and 12 years):

1. Personal (and household) finances

- 72,2% of students save 1c, 2c and 5c coins in a money box.
- 55,6% of students spend part of their weekly allowance to buy things they need and save the rest.
- 72,2% of students ask to get the right change after paying for their purchase.

2. Consumer rights and responsibilities

- 55,6% of students know that they have rights when they buy a product or a service.
- 66,7% of students know that a shop should always provide them with a receipt for their purchase.
- 55,6% of students know that changing a product purchased in a shop is a matter of merchants' policies.

3. Sustainable Consumption (Product Safety)



- 16,7% of students know that avoiding funny shaped fruits and vegetables is not very sustainable.
- 50,5% of students believes that we waste about 50% of our food products each year
- 61,1% of students believe that taking short showers instead of long baths in a bathtub full of water is not very sustainable.

4. Online Safety

- 44,7% of students believe that they should be 12 years old in order to use sites such as facebook, instagram, snapchat etc.
- 27,8% of students believe that they should be 10 years old in order to use sites such as facebook, instagram, snapchat etc.
- 44,4% of students believe that they should not share their school's address in social media.
- 94,4% of students believe that they should not share their home's address in social media.
- All students believe that it is not ok to buy games online without asking the permission of an adult.

5. 2 Student Responses (older age group for example 12 and 18 years):

1. Personal (and household) finances

Young consumers will spend money received as a gift buying goods and services they need (53,3%) while others (33,3%) will save them. A few students (13,3%) will spend immediately all money received without second thoughts.

If they received a text message from their provider that their prices had gone up, most of them (46.7%) would look for a deal with other providers. 33.3% of the students would ignore the information, while 20% would adjust the number of messages sent.

Regarding sales, students' responses varied, 46.7% admitted that a sale makes them think about whether the item they want to purchase is really necessary. 33.3% of students would benefit from a sale.

2. Consumer rights and responsibilities

The majority of students (80%) are aware that each store has a return policy that you must adhere to and meet the requirements in order to return an item. All students are aware of their rights when it comes to complaining about a product.



3. Sustainable Consumption (Product Safety)

Respondents are not fully aware of the true costs of energy, water and resources needed to produce products. 80% of them think that 500 liters of water are enough to produce one pair of jeans.

The majority of respondents in Poland (53.3%) believe that 320-350 kg of food is thrown away per capita in Europe.

When asked what is the most environmentally unfriendly thing to do, all respondents indicated "buying only the newest and cheapest clothes".

4. Online Safety

When shopping online students are influenced mostly by price (60%). 66,7% of students think that it is likely to share their contact information online and sign-up for email alerts from their favourite brands.

6. Recommendations for the development of IO2 and IO3 in Poland

Key Findings and 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

