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Work package n°4 - Pilot implementation: Training activities for teachers & learning activities for students with disabilities and disadvantages

CONSOLIDATED PILOT FINDINGS REPORT

of the for the Erasmus+ project in School education

"Development and validation of financial literacy skills of disabled and disadvantaged students to the labour market"

Project number: 2022-1-BG01-KA220-SCH-000085110

September, 2024

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BULGARIAN INCLUSION SUPPORT TEAM, BULGARIA



ASOCIACIÓN MADRILEÑA DE PROFESIONALES DE LA ATENCIÓN TEMPRANA, SPAIN



HAVZA İLÇE MİLLİ EĞİTİM MÜDÜRLÜĞÜ, TURKIYE



WORLD INNOVATIVE SUSTAINABLE SOLUTIONS, ISTANBUL, TURKIYE





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I. General framework of the conducted pilot implementation phase in Bulgaria, Spain and Turkiye

1. Period of the actual piloting phase – 01.11.2023 – 31.07.2024

2. Pilot sites:

a. BULGARIA

- i. 94 SU “Dimitar Strashimirov” Sofia, Bulgaria
- ii. Private Business School “The Talents”, Plovdiv, Bulgaria

b. SPAIN

- i. Virgin of Lourdes School (Majadahonda)
- ii. IES Francisco García Pavón (Tomelloso)

c. TURKIYE

- i. Şehit Recep Şahin Mes.Tek.Anadolu Lisesi
- ii. Havza Mesleki Ve Teknik Anadolu Lisesi

3. Stages of the piloting:

- a. Pre-assessment via structured questionnaire to evaluate the stage of existing knowledge on financial literacy (conducted in November 2023)
- b. Analysis of the results and selection of the participants to take part in the piloting phase (1-15.12.2023)
- c. Induction trainings of teachers (January 2024)
- d. Introduction sessions with students with disabilities and those with disadvantages in the learning process with support by parents, resource teachers and pedagogical counsellors (15 January – 15 February 2024)
- e. Blended learning process (15 February 2024 – 15 June 2024)
 - i. **Sessions** - At least 4 months organization of training activities in hybrid format (digital and physical). Each student has at least 2 sessions per week.



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- ii. **Modes of training implementation** - presentation of online content, practical activities, discussions, role-play games to simulate different financial operations and situations, questions and answers, validation of learning outcomes via practical Excel based worksheets
- iii. **Modes of practical implementation** - learning by doing, learning by observing peers' interaction, group activities, study visits to different social and bank/tax institutions

f. Individual sessions to clarify specific topics (March – June 2024)

g. Mid-term monitoring review (April 2024)

h. Continuation of individual sessions (April 2024 – June 2024)

i. Final sessions and feedback gathering (June - July 2024)

4. Total involved participants:

a. Teachers – 67 (initially planned 50)

i. Bulgaria - 31

ii. Spain - 11

iii. Turkiye - 25

b. Students with special needs:

i. with disabilities and learning disorders – 50 in total

1. Bulgaria – 15

2. Spain – 15

3. Turkiye – 20

ii. Disadvantages (ethnic minorities, low skills, potential dropout, deviant behaviour, disadvantaged woman due to early pregnancy) – 100 in total:

1. Bulgaria – 53

2. Spain – 23

3. Turkiye - 24

5. Monitoring committees

a. Representatives of the staff of project partners - 10

b. Representatives of monitoring committee (NAB) – 20



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- c. Representatives of parents, guardians and family members of the participating students – 40

6. Profile of the students with special needs involved:

- a. Age 14 to 18 years old
- b. Specialties of their profile:
 - i. “Entrepreneurship”
 - ii. “Design and production of clothes”
 - iii. “Logistics” (courier)
 - iv. “Economics and management”
 - v. “Tourism and organisation of free time”
- c. Type of special needs:
 - i. Disabilities – up to 30% reduction of employability including physical and sensory impairments, internal (medical) diseases, learning disorders – Autism spectrum disorder, ADHD, Dyslexia, Dyscalculia, Dyspraxia.
 - ii. Disadvantages - Ethnical minorities communities – Roma, Latin America students, refugees, immigrants; Woman, who are back to school due to early pregnancy, Students who are returned to school after deviant behaviour activities.

7. Profile of teachers involved:

- a. Age average: 27 - 55
- b. Professions: teachers (Maths, Civil education, Entrepreneurship, Economics, Management, pedagogical counsellor, principals)
- c. Proven digital competences to work with online platform and tools
- d. Experience on working with students with special needs
- e. Knowledge about conducting non-formal training modalities

- 8. Selection process** – based on internal procedure at the institution in accordance with the project criteria explained in the project application form.

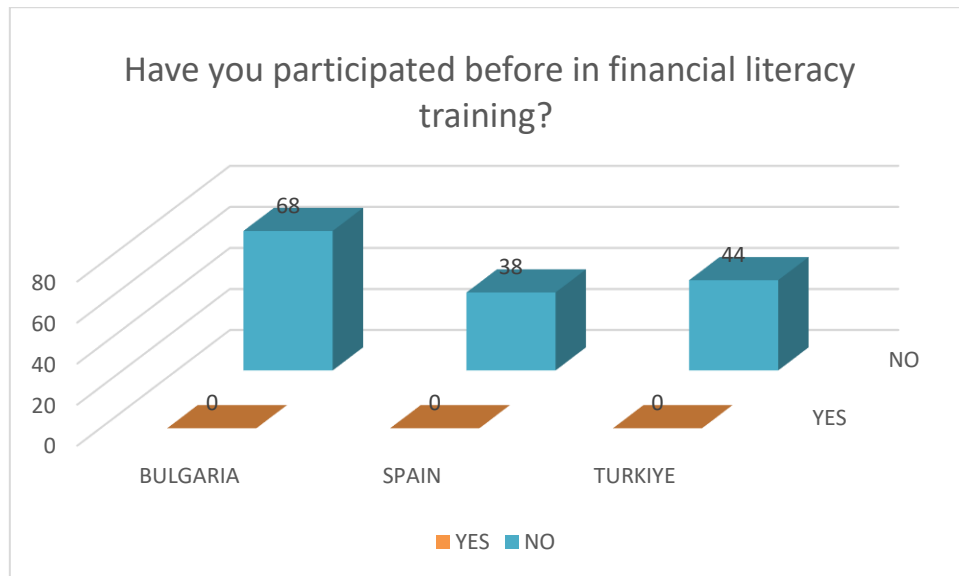


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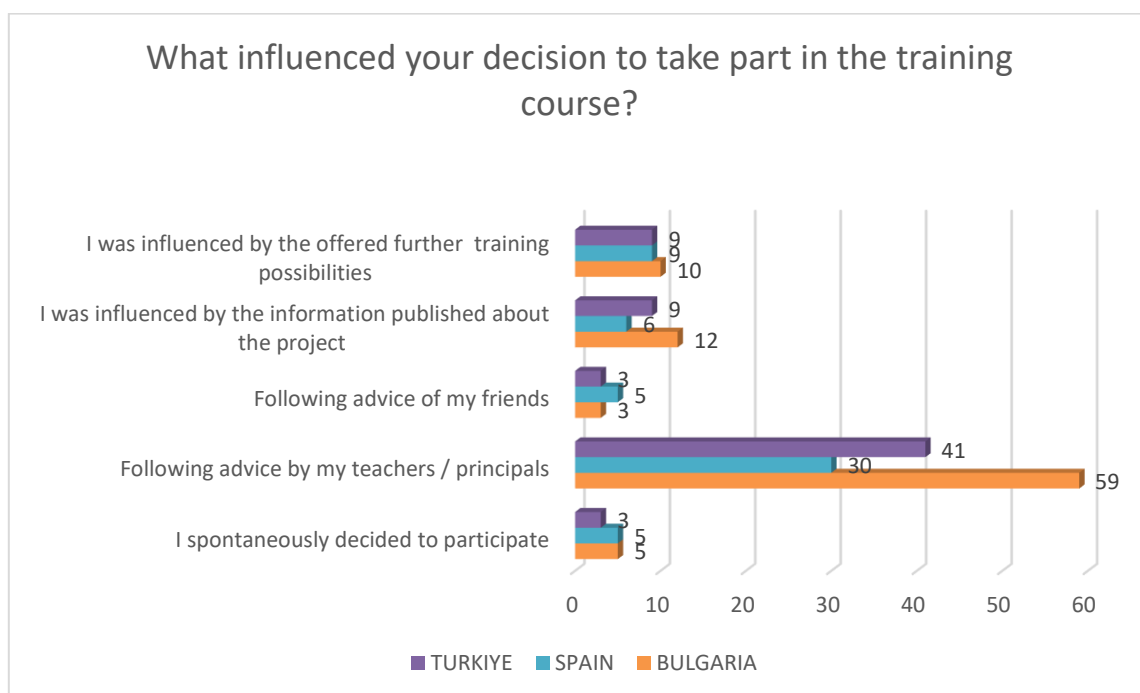
9. **Proofs for piloting** – list of participants (induction and final sessions), extract from the log of the e-learning platform, photos from both target groups, testimonials via interviews and case studies, completed pre- and post- assessment questionnaires to evaluate the obtained knowledge, skills and competences.

II. Analysis of the feedback questionnaires results – students with disabilities and disadvantages

Number of respondents: 150



All participating students with special needs have never participated in a financial literacy training programme.



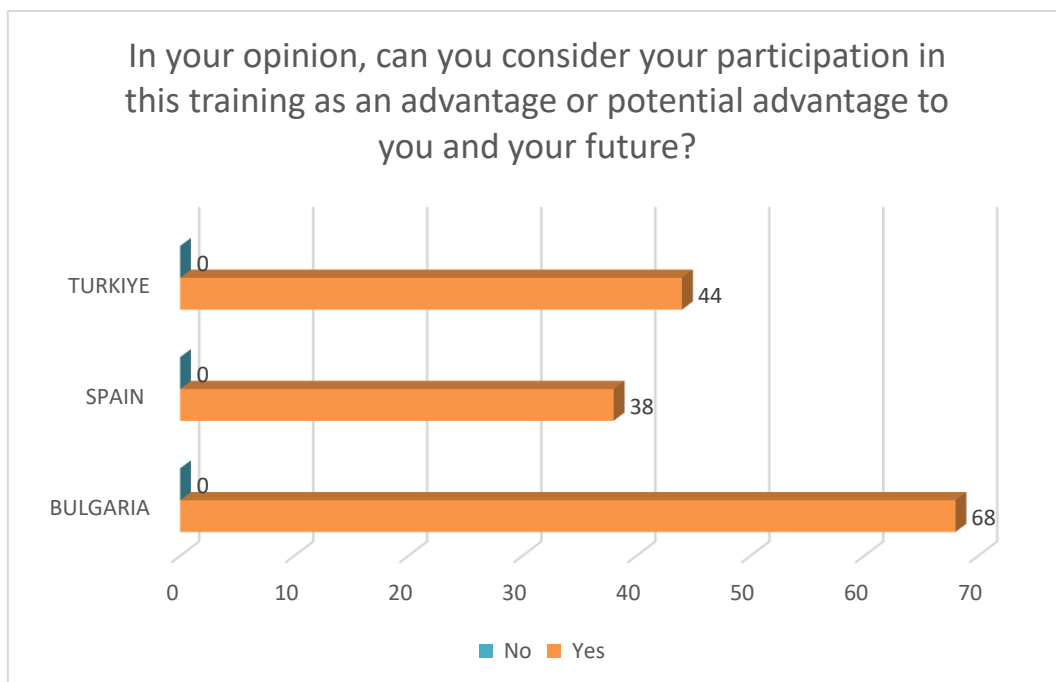


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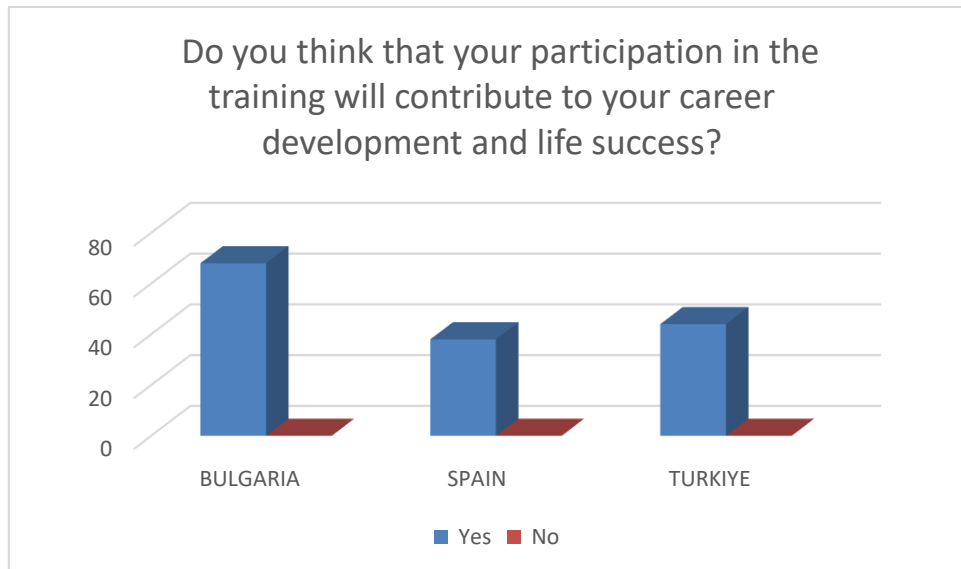
From the figure above we may conclude that the involved students with special needs were mainly influenced to take part in the training by their teachers and by the recommendation of principals at schools which is expected.

Considerable part of them took part in the training thanks to the recommendation by their peers. 12% of the respondents decided to take part in the course, because they were looking for further training possibilities.

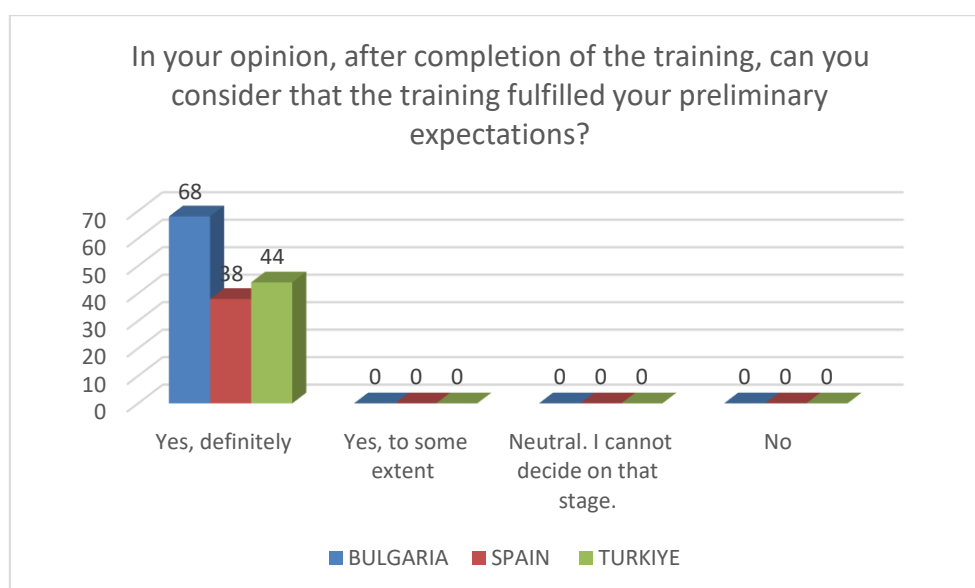
While in Bulgaria and Spain, the participants are with considerable better self-determination and self-confidence, those in Turkiye are mainly taking part in such courses thanks to the formal follow up with their teachers from previous courses and training programmes.



As we may conclude from the figure above, all participants confirmed that they considered their participation in the financial literacy training as a potential advantage to their future. This shows that the topic of our training programme is very valuable for these students.



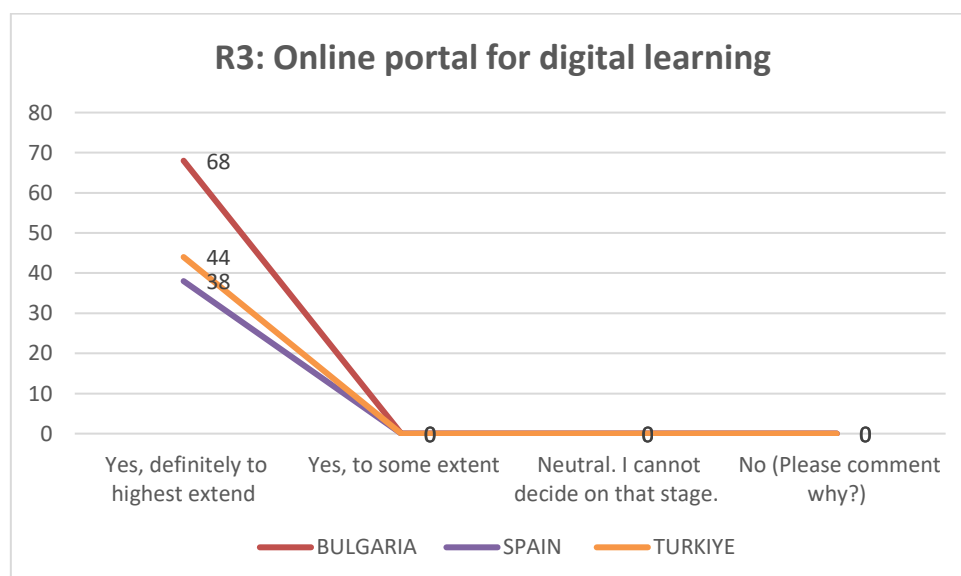
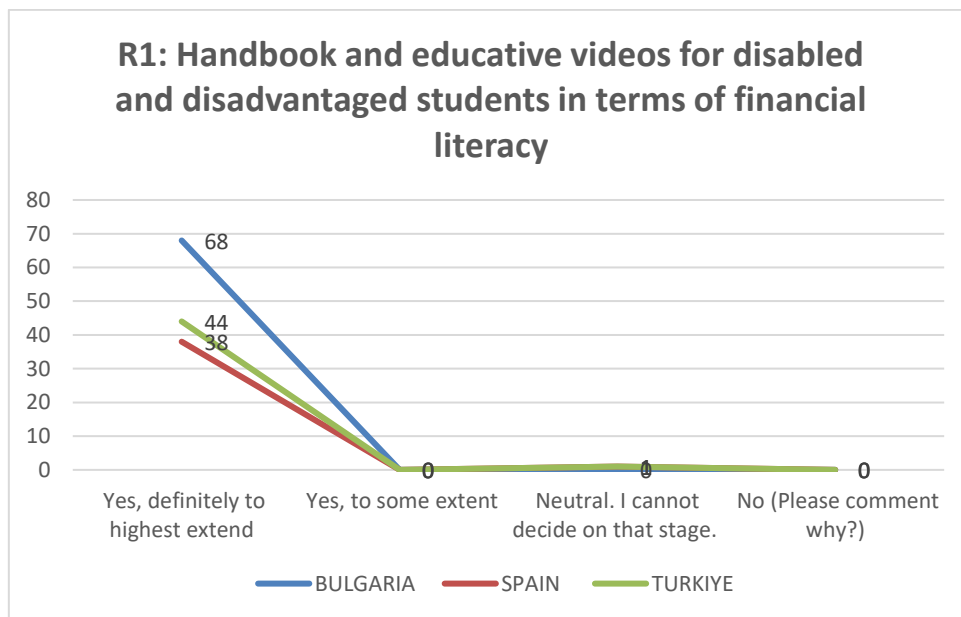
The respondents also concluded that they see their participation as a contribution to their career development and life success. This can lead to potential extension of well-being of these students in the nearest future.

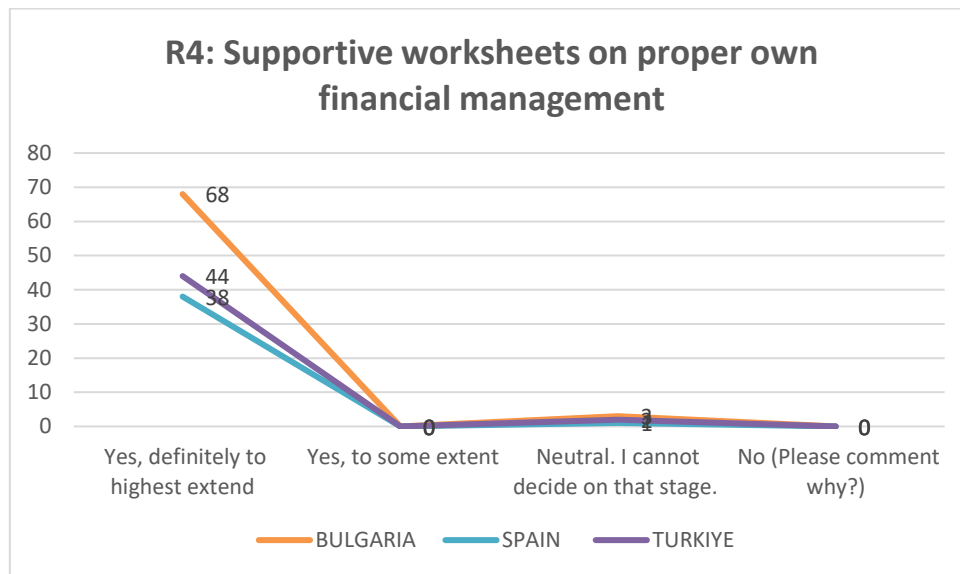




All respondents considered that the conducted financial literacy training fulfilled their preliminary expectations.

Important part of the evaluation and feedback gathering was the question for evaluation of the quality of the offered training deliverables. In the figures below, you may see the consolidated comparative data between Bulgarian, Spanish and Turkish respondents.





From the figures above, we may conclude that the respondents evaluated highly positive the content and the quality of the three main training deliverables. There is also a confirmation, that the training topics provide enough information and guidance to understand different financial literacy concepts. We have also evidenced that the training framework was properly selected by the partnership.

On the open question *“Please explain what you have learned the most?”* the students answered the following:

- Received support for preparation for the labour market.
- Identifying own strengths.
- Finding solutions to overcome financial weaknesses.
- Building own positive image.
- Self-evaluation of motivation, self-confidence and problem solving.
- Received information and guidance.
- Greater independence, which will allow them to become active members of society.

In addition to the questionnaires, we have randomly selected 15 students per country to take an individual interview with representatives of the partners’ teams. This allowed us to get more qualitative feedback on the realisation of the training course.



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From these interviews, we may conclude that the interviewees in Bulgaria, Spain and Turkiye, no matter that they are students with disabilities or those with other disadvantages, have a lot in common. All participants accept their participation in this training as an advantage or potential advantage to themselves and their future. They also believe that their participation in learning will contribute to their well-being and life success.

They determine that their training has met, even exceeded, their prior expectations. The time frame for conducting the training is determined to be appropriate. The students expressed great satisfaction with the opportunity to be trained, as well as with the support from their teachers. They express readiness to recommend the training to other peers, including those without special needs, which is an added value to raise the awareness about the topic to more wider community of students.

The like the most the following:

- **Practical knowledge:** Our programme, no matter that was conducted as extracurricular activity, has provided them with practical, actionable knowledge about managing personal finances.
- **Flexibility:** Participating students welcomed the possibility of distance learning in an electronic environment, as well as the practical focus of the training. They can adjust the time and place of accumulating additional knowledge according to their individual strengths, weaknesses and preferences, including by providing extra time for addressing specific learning needs.
- **Peer support:** In informal settings, students with disabilities and those with disadvantages were successful in befriending and receiving support from their peers. This sense of community increased their confidence and motivation to improve their financial literacy.
- **Development of skills:** The most valuable key competences, which were extended were communication, teamwork, problem solving. These skills have been evaluated by students as very valuable in both financial and personal contexts.



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- **Bridging gaps and inclusion:** Participants declared bridging gaps to their formal education – our financial literacy training helped students to improve their academic performance also in Maths classes. They define our course as accessible and engaging financial education to overcome barriers to economic independence and stability.
- **Increased self-esteem:** Successful completion of an informal financial education program increased the self-esteem and confidence of disabled and disadvantaged students.
- In the future, we expect this will lead to **improved mental health, better relationships and overall well-being**, as well as reduced debt, better credit performance and less financial risk for these students.

Negative aspects have not been indicated.

Therefore, we may also conclude on the following achieved impact:

- Successful acquisition of financial literacy training to students with disabilities and disadvantages.
- Financial literacy improved knowledge and competences - reducing poverty and improving their financial well-being.
- Improving the financial standing and economic stability of low-income individuals.
- Individuals (students) are financially well-informed after the training.
- Students with disabilities and disadvantages can make decisions that influence their finances in the future.
- Participating students obtained life-relevant skills related to understanding how important is to pay bills on time.

We would like to share also some of the **students' testimonials:**

- *„The FINLIT programme helped me understand how to manage my money better. As a person with physical disabilities, I often feel limited in my abilities, but this initiative made me more confident in my financial decisions.“*



- *„As a student from a poor Roma family, I always had concerns about finances. This programme provided valuable knowledge and skills that will help me plan my future more effectively.“*
- *„With the help of this programme, I learned how important it is to be informed about personal finance. Now I can make more informed decisions and budget wisely.“*
- *„As a student with hearing impairment, I often face communication challenges. The FINLIT programme was adapted to meet my needs, allowing me to benefit fully from it.“*
- *„The FINLIT programme changed my life. I learned so much about managing money and investments, which gave me confidence and peace of mind for the future.“*
- *„I never thought I could learn so much about finance in such a short time. The FINLIT programme was well-structured and easy to follow, even for someone like me with learning difficulties.“*
- *„Being visually impaired, I was initially hesitant about participating. But the FINLIT program's accessibility features made it possible for me to engage fully and gain valuable insights into financial planning.“*
- *„Growing up in foster care, I didn't have many opportunities to learn about money management. This programme filled that gap and equipped me with essential skills for the future.“*
- *„The practical exercises, validation worksheets and real-life scenarios in the FINLIT programme were incredibly helpful. They taught me how to apply financial concepts in everyday situations.“*
- *„As a single parent from Roma community, balancing work and studies while managing finances has been challenging. This program provided me with strategies to handle my finances more efficiently.“*
- *„I used to struggle with budgeting and saving. Thanks to the FINLIT programme, I now have a clear understanding of how to set financial goals and achieve them.“*
- *„The FINLIT programme not only improved my financial literacy but also boosted my self-esteem. It showed me that I am capable of making smart financial choices.“*



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- *„Coming from a low-income background from Latin America to Madrid, I was sceptical about such kind of training, but the FINLIT programme exposed the concept and encouraged me to start small savings for the long term.“*
- *„As a student with ADHD, staying focused on complex topics can be difficult. The interactive nature of the program kept me engaged and motivated throughout.“*
- *„Learning about credit scores and debt management was eye-opening. I now know how to avoid common financial pitfalls and build a solid financial foundation.“*

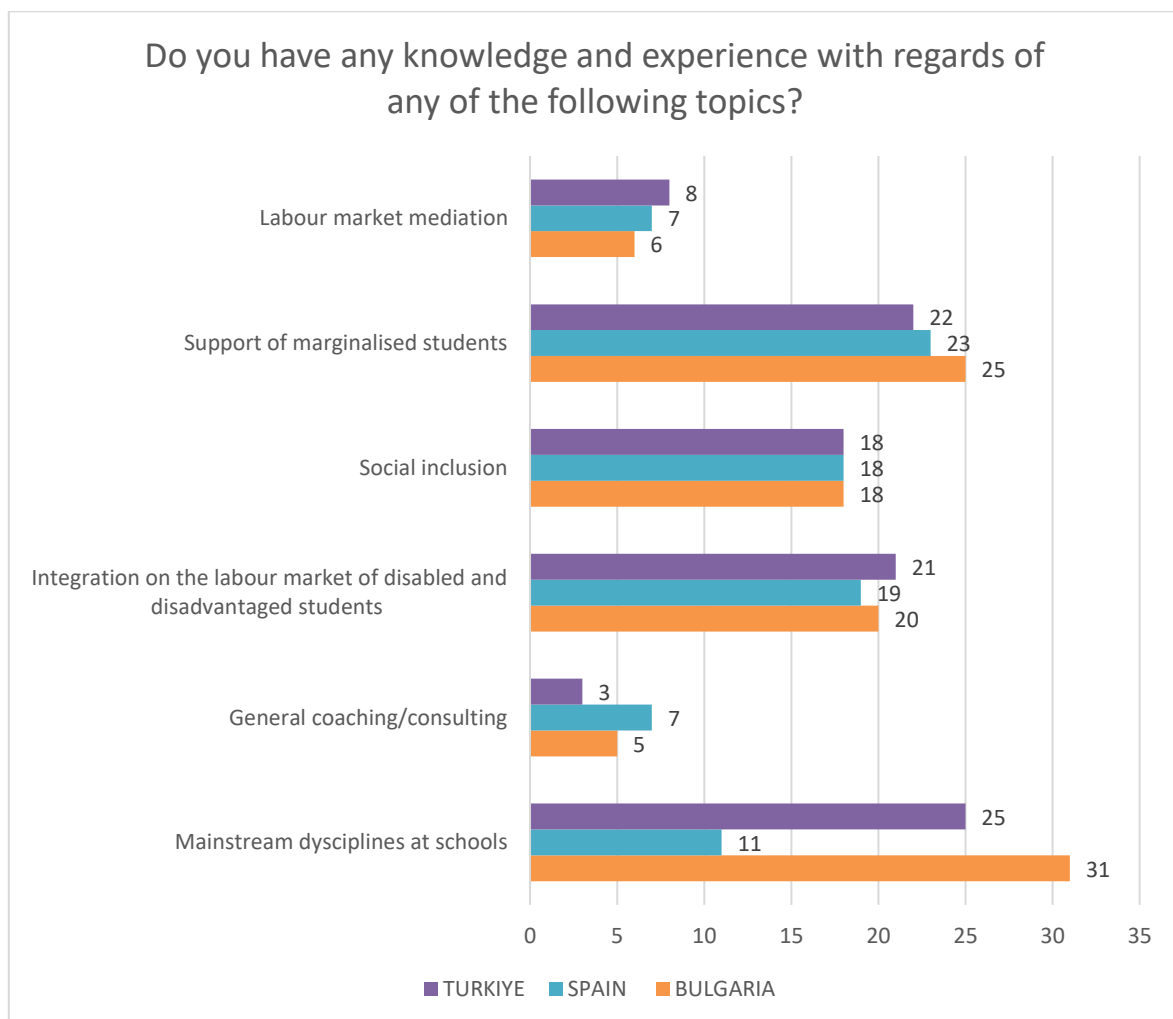
These testimonials highlight the positive impact of the FINLIT programme on participants and demonstrate how it contributed to their financial literacy, personal growth, self-determination and self-efficacy.



III. Analysis and conclusions with regards to the evaluation feedback provided by participating teachers

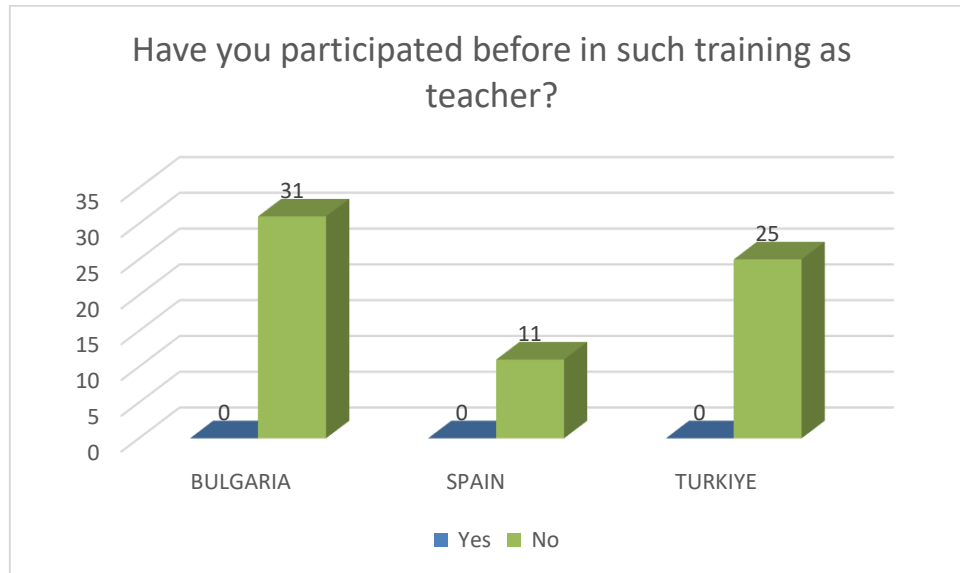
Number of respondents: 67

The target group of this survey was concentrated on teachers of students with disabilities and disadvantaged students at mainstream schools as mentioned above.

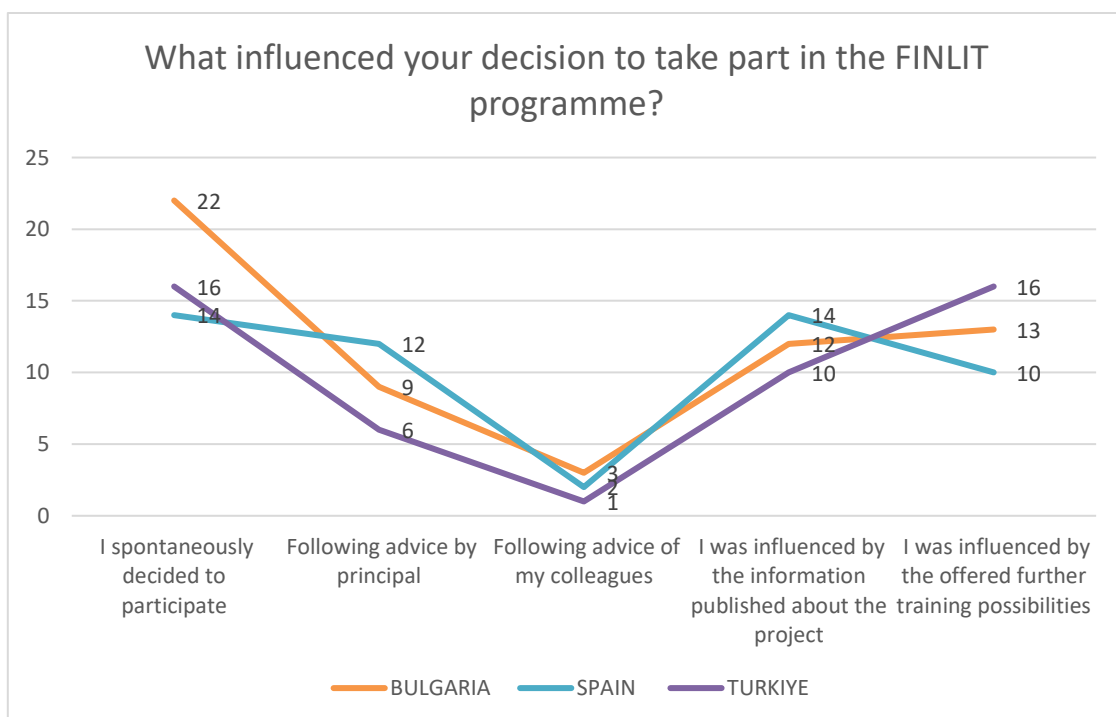


From the figure above, where the participants selected more than one option, it is obvious that we have a good mixture between mainstream schools' disciplines teachers' representation, but also general coaching/consulting, social inclusion, but the most important

integration on the labour market of disadvantaged students and provision of support to marginalised students including labour market mediation.

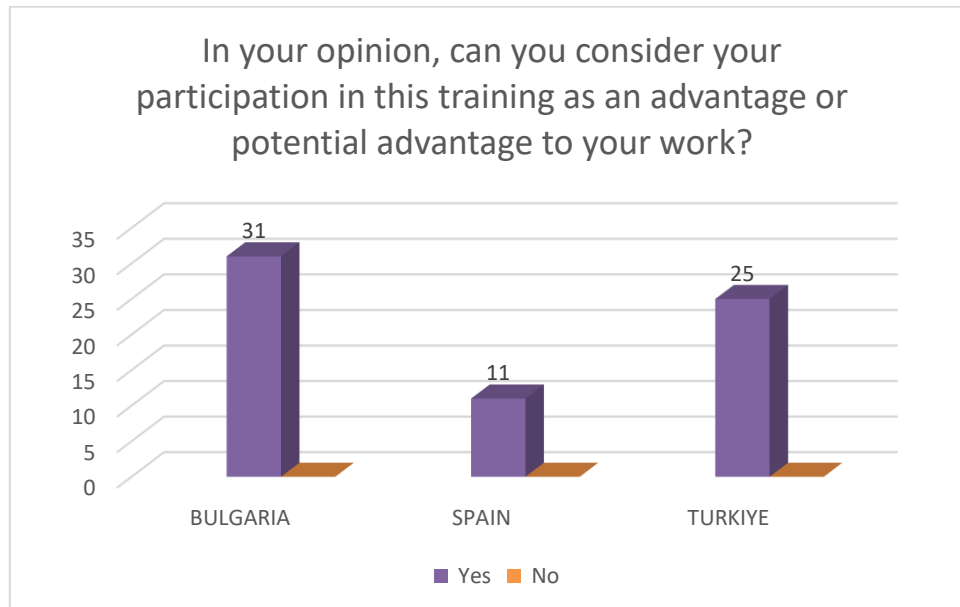


For all participating teachers, our training programme was completely new type of training, specially dedicated to students with disabilities and disadvantaged students as well. This confirms the added value of extension of the teachers' qualification which our project has raised.





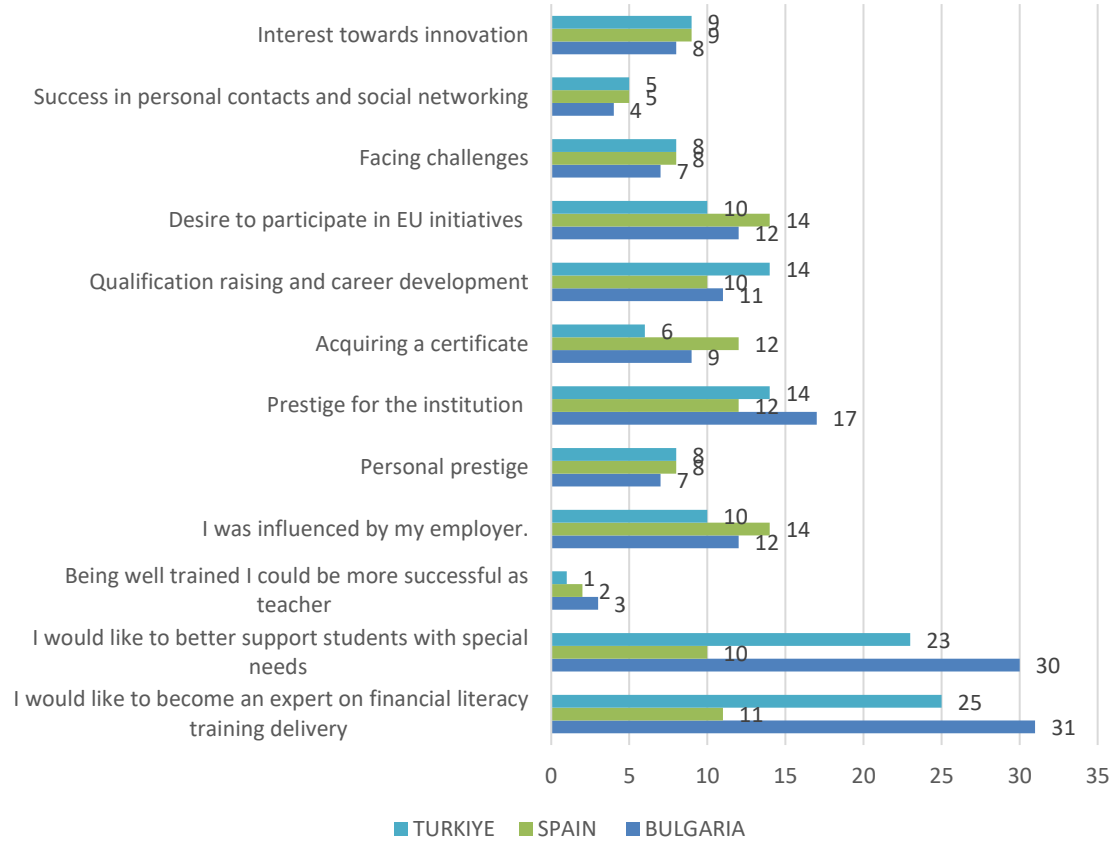
As we may see, mainly the teachers spontaneously decided to participate, influenced by the information about the project. Some of them followed some advice by their current employer – the schools' principals. Around 22% of the respondents considered also the offered further training possibilities.



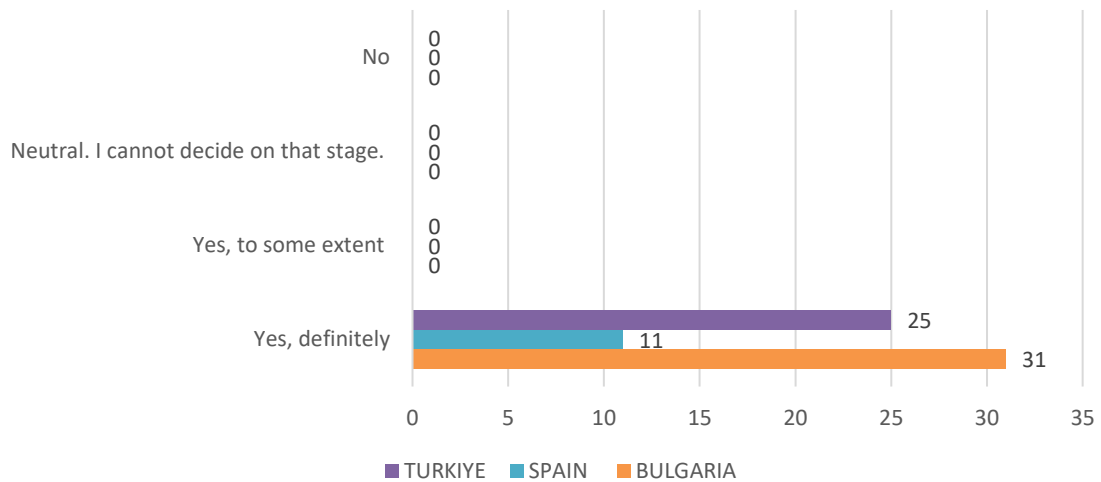
All respondents considered their participation in our training as advantaged to their recent work as well as a perspective for their future career opportunities.

From the figure above, we can conclude that there is an obvious trend that highest motivation for the teachers to participate in the course was their desire to become teachers on financial literacy, which led to provision of better support to disadvantaged students. Another key motivation factors are the personal prestige, prestige for the institution, acquiring a certificate and qualification raising for career development. One third of the respondents appreciate to participate in EU initiatives and to increase their contacts and networking opportunities.

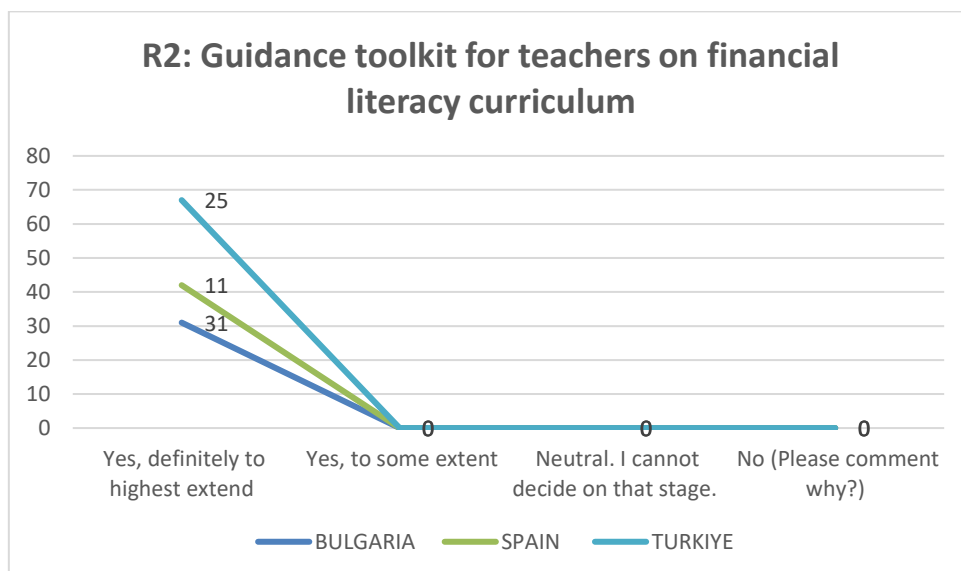
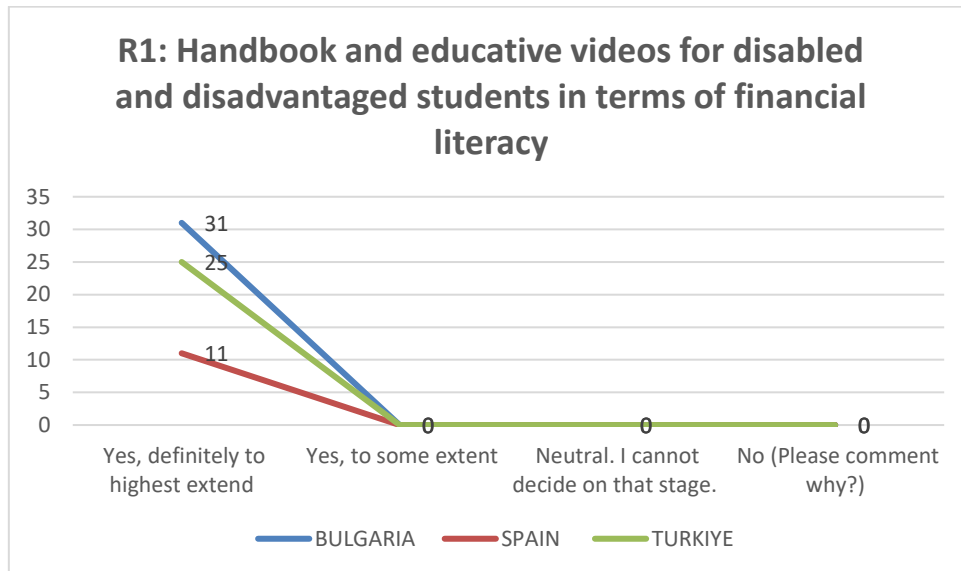
What was your motivation to participate in the FINLIT training? (You can select more than one answer)

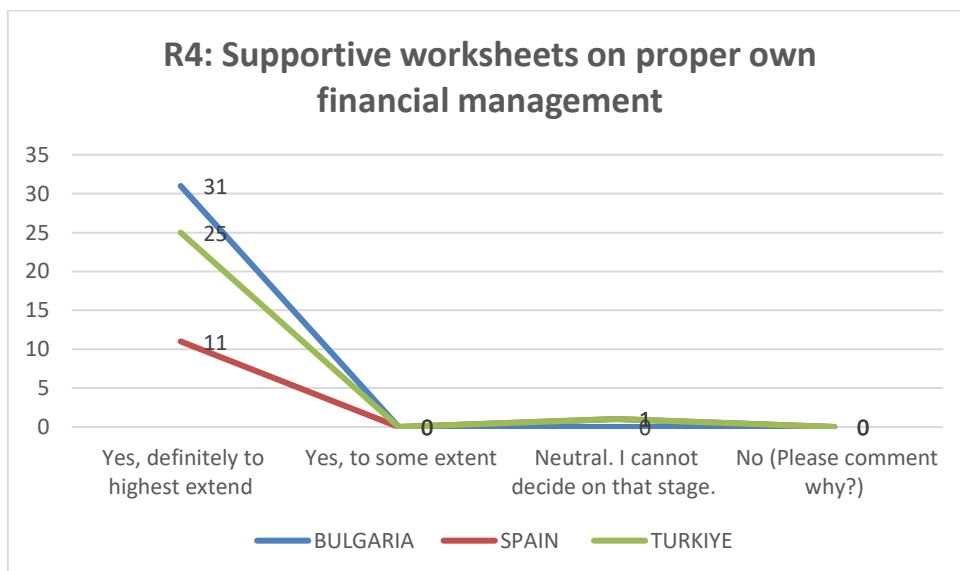
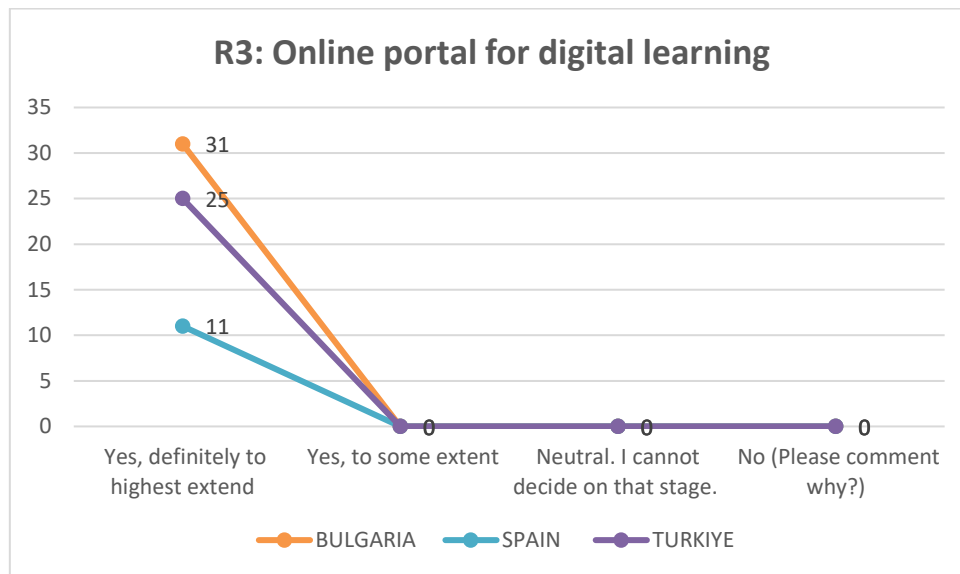


In your opinion, after completion of the training, can you consider that the training fulfilled your preliminary expectations?



All participants considered that the conducted training fulfilled their preliminary expectations. Important part of the survey was dedicated to measure to what extent was the content and the quality of the training deliverables, developed in the project course, is consistent and relevant to the financial literacy topics and work duties that teachers are expected to do.





We may conclude that the participating teachers agreed to highest extent on the quality of the content of the project training deliverables. They have not indicated any missing topics or others, which needs further elaboration. The teachers are unanimous that the knowledge and practical skills acquired during the training can be applied in their daily work. They do not indicate a need for further expansion of the learning content. They considered the time frame to be appropriate, although some of the trainees needed more time due to gaps in their formal training or lack thereof.



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The level of communication with the supervisors was determined by the local partners as sufficient and useful during the trainings. Identify representatives of local partners as sufficiently competent in the topics covered by the curriculum.

In the open questions with regards to **what they like do the most**, we may conclude on the following:

- Flexibility in teaching methods
- They can easily adapt their programs based on the needs, interests and progress of individual participants (students with disabilities and disadvantages).
- Extracurricular informal learning is more engaging for students with disabilities and disadvantages, because it uses interactive videos, e-learning accessible training materials, hands-on activities, role-plays, discussions and other interactive methods. This approach has made learning more enjoyable and effective for these students, which has helped them remember and apply what they have learned more easily.
- Students with disabilities and disadvantages have taken an active role in their own learning.
- There is increased motivation, responsibility and self-confidence as disadvantaged youngsters gain skills and knowledge that they can use in real life.
- A sense of community among students in similar situation - a supportive environment and built trust, reducing stress and promoting positive relationships between participants.
- Real-world Focus: Focus on practical, real-world applications of financial concepts.
- Opportunities to measure progress - entry level and exit level (case based).

The teachers also evaluated the duration of the conducted activities as very appropriate.

We can summarise the open-end questions as following:

- Used methods: interview, short questions, brainstorming, question and answer, debates, individual and group assignments, tests, completion of supportive Excel based worksheets.



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- Main advantages of the piloting phase:
 - Focus given to the identification of strengths of students with disabilities and disadvantages
 - Concrete actions with regards to necessarily improvements of their financial literacy
 - Upgrading teachers' professional and career guidance skills
 - Increasing social and intercultural skills and key competences
 - Improving the qualifications of teachers in terms of enriching pedagogical methods and approaches for working with students with special needs and disadvantages.
 - Linkage of project results to policies at national level - investment in skills, learning in a real work environment, increasing the quality of learning and educational attainment, lifelong learning skills, professional development, prevention of future unemployment and social exclusion, equal opportunity and access to labour market.
 - Achieving advanced level of commitment, responsibility and autonomy of marginalised and low skilled students in making decisions for the future personal development.

They also gave to the consortium **important considerations on policy level** such as:

- Identifying financial literacy as a key competence.
- Opportunities to promote more training based on project results from other organizations as well.
- Seeking opportunity for voucher support to training institutions working with students to fund financial literacy courses.
- Opportunity for mentoring support between those young people who have already gone through this training versus others who would still be involved.
- Continue activities to raise awareness of the importance of financial literacy within marginalized communities.

IV. Photos from conducted pilot implementation activities

Bulgaria





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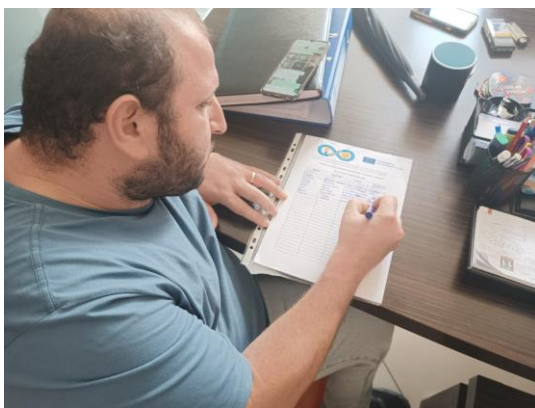


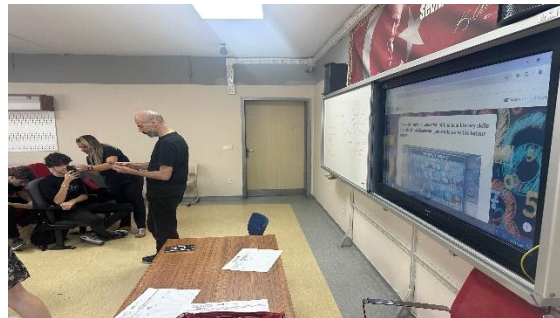
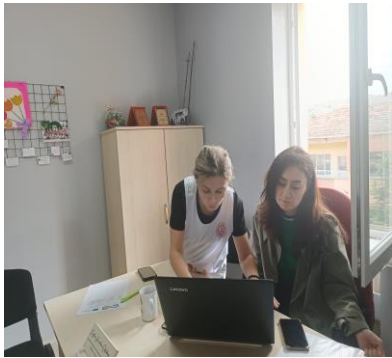


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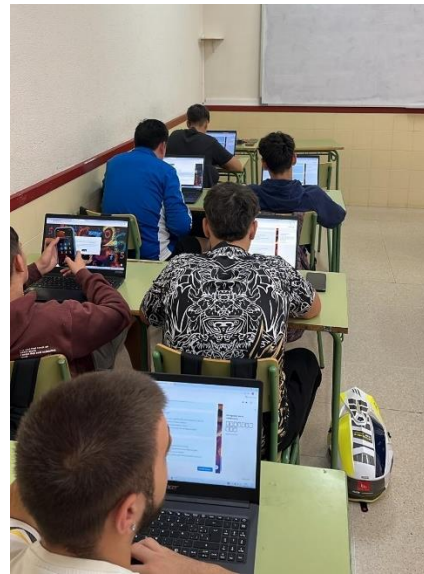
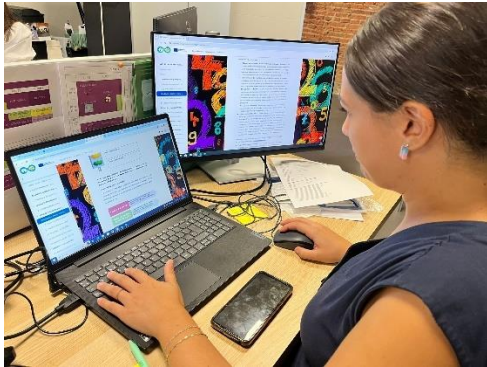


Turkiye





Spain





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