

**Evaluation of the Project**

**Financial Skills for an Active Citizenship**

**Qualitative evaluation**

**2018-2021**



**Financial Skills for an Active Citizenship** is an Erasmus+ project between 6 partner countries and schools.

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This document summarizes the answers made to 3-4 different questions to parents, students and teachers in all the partner schools.

**Parents**

**1. Considering that the school of your children has been involved in Erasmus+ projects for school exchange for several years, what are the positive and/or even negative aspects of this type of European project?**

In general, the parents have a positive opinion about this type of project because the children have an opportunity to see and learn about other cultures and expand their horizons. It also teaches them about responsibility and taking care of themselves in new circumstances. They are learning about the value of money and hard work.

The parents see great progress in their children’s English, they have become more organized, they gained self-confidence. The majority of parents were happy and that their children were chosen from a lot of pupils and proud to see them travel and have new friends from other countries.

Like another aspect one parent said that the teachers should find ways to include more students in the project.

**2. Given the financial education topic, what results do you think students have achieved on this subject, in addition to the results expected from teachers' curricular activities?**

The parents in the partner countries were glad that the common topic was one of the most important for their future development. In some schools it is taught as a school subject, however in most of them it is not a separate subject.

The project has prepared them for challenges in front of them, expectations about the working environment. It has taught them about the value of money, hard work, organization and planning of budget and time. It has helped them grow into more responsible young people.

It is important for some parents that their children studied how to save money, how to start a business, even though just in theory.

**3. Do you believe that the participation in European projects can have a positive impact on the process of Europeanisation of students and schools? (Can bring students and school closer to Europe?)**

All of the interviewed parents think that participation in European projects will have a positive impact. The consider meetings and live communication the best because that is when everybody learns the most. We learn the best from personal experience, and we can relate to other people better if we know them personally (face to face). Visiting different cultures and spend some days living their lives means that we can have the insight to all of their circumstances which results in better understanding and empathy and in this way Europeanisation.

**Students**

**1.Can the opportunity of working on a European Erasmus+ project provide added value compared to other curricular or extracurricular projects carried out by your school? If so, what is the greatest value of the European projects compared to the others?**

The majority of the students said that the Erasmus+ project was the most interesting program in their school time period, they spent the best weeks in their lives while travelling abroad and most of all they liked to have been hosted by the partner country’s families.

They mentioned they could develop knowledge- not just in the topics of the project, but language skills in English. An important added value was that they made friendships across Europe, and some said they are still in contact with their host students. Hosting back was also and exciting, challenging and interesting activity. The students appreciate this opportunity they will hardly get in the future

Some of them said that they were afraid of this new situation-working with foreign people- but the were all positive after the meeting and they are not insecure anymore to talk in English.

The students’ formal communication and presentation skills also improved, as the said it is unforgettable when they presented in front of a foreign audience, and they all understood.

Working on a European Erasmus+ project provides a lot of value and compared with other curricular and extracurricular activities, it helps individuals to open up and to dare to do something. Erasmus+ projects also teach you how to be more tolerant and it does that by giving you a chance to travel to other countries, meet and adapt to different cultures and their everyday life. Some students think that resourcefulness is also just another skill that the project taught them.

To boost their hidden creativity was another point the students were happy with. They had to perform tasks, which were not general school subject linked ones, and they could use their imagination. Erasmus + projects taught them how to be more tolerant, sociable and it gave the opportunity to travel. (For some of them it was the first trip abroad or by plane).

All students agree that these projects have only advantages. Erasmus+ projects are international, so they allow you to get to know the culture and customs of other countries and meet new people.

**2.Can you say that to take part in a European project based on school exchange has helped to foster your personal growth, to promote positive changes in different aspects of your personality?**

Students said yes because communicating with foreigners requires stepping out of your comfort zone and speaking a different language. They can also observe how the landscapes look, what buildings are prevalent, and what other people's communication habits are like.

The students became so much more tolerant and compassionate, they have learnt to understand other people and not to judge someone based on something that makes them different from us. The project also helped them to open up.

One student gave an example; when she just started high school, she was really confused and felt like she now has to be quiet because she arrived at a new world that will lead her to future career. Once she started attending Erasmus+ meetings she relaxed, and when she got back from the meeting even her teachers noticed that she was so much happier and relaxed, just comfortable in her surroundings.

Some students said that they became more organized, resourceful and learned to use various tools for making presentations, talks in a formal and informal way.

**3.Considering the activities, you and your European peers have carried out, what results do you think you have achieved with regard to financial education as the main topic of the Erasmus+ project?**

Students’ answers showed that the Erasmus+ project has taught them to be more careful and responsible with their money than they were before. They also learnt many new functions of a bank, the meanings of bank-related words and the dangers of investing and common financial scams.

As they were “forced” to take care of themselves being on a meeting and the money that they were given, they started to be more careful with that money and what they have spent it on.

They said they have achieved knowledge about money itself, that they know how to use it, to exchange it.

**4.Do you think that the participation in European projects will bring young people closer to Europe, to its many different nations and populations, to the political, cultural and educational initiatives of the EU?**

All students answered yes, it will help because every country has its own culture, education and political beliefs. By interacting with other people, students get to know them and learn a bit about these things. Then, when pupils go abroad, they can see different vegetation, notice differences in the climate, and all of this makes them realize that the world is much bigger than they imagined when they were only living in their own country.

European projects will definitely become more popular among young people, and they will bring them compassion and knowledge that they wouldn’t be given elsewhere, which will also bring them closer to Europe and European inhabitants.

The students who were answering the questions are very positive in believing that these opportunities would change them in a better way. They encourage their peers to take part in such projects in the future.

**Teachers**

**1. Can the opportunity of working on a European Erasmus+ project provide added value compared to other curricular or extracurricular projects carried out by your school? If so, what is the greatest value of the European projects compared to the others?**

All teachers agree that it is a good way to get to know the cultures and traditions of other countries, learn to express opinion and be more confident. Teachers also think that these projects improve financial literacy and language skills that will be useful in the future.

The teachers find participating in Erasmus+ projects very interesting. It is a lifelong learning opportunity for them, and the projects enable them to develop some new competences - teaching, communication, ICT, foreign languages and many others.

The teachers also highlighted on the most interesting aspect- meeting new people, visiting new places and learning.

Working on Erasmus + projects are important to the participating teachers. However, sometimes it was not easy to find the extra time needed for performing the tasks. The greatest value of these projects is that they allowed the teachers to exchange experiences in the field of teaching, creating opportunities to improve work using new methods, getting to know various cultures and customs. The project work was also very valuable for their personal and professional development.

The activities that take place within the Erasmus Plus projects certainly contribute to increasing the skills of the students and teachers involved in the Erasmus Plus projects, the projects increase the students’ knowledge and deepen the knowledge they learned in school.

The teachers could encounter the education system in the given country, and they could also see and try good practices, which they could take to their schools and teach their colleagues.

**2. What impact can participation in European projects have on the process of school Europeanisation? Please indicate some reasons that may justify your response.**

All teachers believe that students can compare their country with others, see and feel the differences between them. Everyone gets to know other countries and each country presents its own country and culture.

Nowadays, it is essential to project the image of the school and its activities in a European context. That’s why we need to focus our attention on the Erasmus+ projects. Europeanisation for the school context means to become a community that knows how to use new technologies to shorten distances, to motivate students to learn with innovative activities, to know the civilization and the educational systems of the different European countries; to share and exchange educational views among European teachers; to improve foreign languages skills.

The school becomes even more open and we all feel more European. It doesn’t matter if the students and teachers are going abroad or the Erasmus+ participants from other countries come to our schools, we make a lifetime relationship. We established a strong connection with several schools and teachers and applied for several projects together, it means a lot, we became a European school a long time ago.

No one can escape the process of globalization today. School participation in European projects just confirms that we are on that path. Greater mobility of students and teachers, connecting with other schools, gaining practical experience during education, improving learning and teaching, development of new curricula, better intercultural understanding, strengthening student competence are just some of the benefits the school can have from involvement in European projects. A school involved in European projects becomes a school desirable for learning, acquiring knowledge and skills. Such a school promotes its own status and gains importance.

**3. In particular, do you consider positive the inclusion of the financial education in your disciplinary curriculum? If this topic is already included in your work plan, what benefits have the project activities added?**

All teachers agreed that this has a very significant impact on students interested in the field. Teachers said they often find that students ask for help coming up with interesting tasks for an Erasmus+ project. However, topics are not included in the school subjects’ curriculum. During these lessons when they worked with financial topics, they had to face tasks specifically about business plans, finances and planning and sometimes learn them to be able to teach them.

Financial education has now become part of the school curriculum for some partners. This happens in many European countries. The Erasmus+ project, by promoting synergies and integration in all the different areas of education, stimulates the exchange of best practices by encouraging students to implement virtuous processes in order to be more informed, active, responsible and aware when making choices based on a proper relationship with money. “Financial education should be a part of a curriculum not only in vocational schools, but also in general school, primary and even kindergartens. Some parts are included in my work plan, but not nearly enough (just paying bills and using credit cards).”

Incorporating financial literacy into the curriculum is important and useful for several reasons. Making decisions in the area of financial management is every day in private life of each individual. Often these decisions are based on a misunderstanding of the essential concepts from those areas and are often wrong and harmful. Therefore, financial literacy needs to be brought to one higher level. New products and services appear on the financial market every day with a goal of improving people's quality of life. It is important that citizens and entrepreneurs are informed about their advantages and potential dangers. Decision making in the field of finance must be based on timely information and quality analyses. Personal responsibility and the attitude towards spending money are the two of the most important things we need to learn from the field of financial management.

Those schools which do not have financial education in the curricula, they all think that Financial literacy should be incorporated, because dealing with money is an important skill we need on a daily basis. Project activities made the lessons interesting because students could learn about this important skill, and also realize it is something that everyone should learn about, no matter which country they live in.