

PUPILS WORKSHOPS  
REPORT ERASMUS+  
KIDS

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## Introduction

Project Erasmus+ KIDS dealt with the financial education. Before workshop students had to answer 10 questions concerned their knowledge about entrepreneurship. The same questions were given after workshops. The results are presented below.

### Before workshops

Question	A lot	A little	Not very much	Not at all
<b>1.I know the budget planning and management.</b>	12	13	7	8
<b>2.I know the differences between need and want/desire.</b>	8	10	10	12
<b>3.I have basic knowledge about expenditure and income.</b>	17	9	8	6
<b>4. I know the planning methods.</b>	21	11	7	1
<b>5. I know the means of payment.</b>	6	26	4	4
<b>6. I have knowledge about bank accounts.</b>	28	5	5	2
<b>7. I can give information about what loan means.</b>	24	16	0	0
<b>8. I have an idea about goals of savings.</b>	13	16	1	10
<b>9. I know the details of credit.</b>	9	15	13	3
<b>10. I am aware of my rights and duties about financial education.</b>	10	11	17	2

Almost 64% of children know the rules of budget planning and management, although 37% don't know about it nothing or not very much. The lowest level of knowledge concerns the awareness of the rights and duties about financial education. Only 53% know this issue. There's also very low number of students who know the difference between desire and want. Only 45% know about it a lot or a little. That shows that about 55% don't know what's the difference. On the other hand, as the results show, the highest level of knowledge concerns information about the loans. 100% of pupils know about it a lot or a little.

<b>Question</b>	<b>A lot</b>	<b>A little</b>	<b>Not very much</b>	<b>Not at all</b>
<b>1.I know the budget planning and management.</b>	19	17	3	1
<b>2.I know the differences between need and want/desire.</b>	21	17	1	2
<b>3.I have basic knowledge about expenditure and income.</b>	23	9	4	4
<b>4. I know the planning methods.</b>	29	6	3	2
<b>5. I know the means of payment.</b>	18	16	2	4
<b>6. I have knowledge about bank accounts.</b>	32	5	2	1
<b>7. I can give information about what loan means.</b>	29	11	0	0
<b>8. I have an idea about goals of savings.</b>	24	10	6	0
<b>9. I know the details of credit.</b>	15	20	2	3
<b>10. I am aware of my rights and duties about financial education.</b>	19	14	5	2

The growth of knowledge is noticeable in each question. However the most interesting is question 10 (the lowest score in previous questionnaire). Almost 74% of students know the issue and are aware of their rights and duties. The growing gap is 21%

### **Summary**

After workshops the growth of knowledge was noticeable in every question. Almost 80% of students have the basic knowledge about each issue. The knowledge about the loans results from the fact that many Polish parents have got a loan and this issue is very often the subject of the talk between parents. This analysis shows how important are workshops and learning pupils financial literacy, especially when, like in Poland there's no financial education subject in primary school.

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