

# TEACHER WORKSHOP ERASMUS+ KIDS

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## Introduction

Project Erasmus+ KIDS dealt with the financial education. There were 30 participants (teachers) during the workshop. Before workshop teachers 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 much	Not at all
1. I have basic knowledge about planning income and expenditure.	20	3	3	4
2. I know income households and their origins.	19	7	3	1
3. I have knowledge about budget hole.	17	9	1	3
4. I know how to prevent the budget hole.	15	6	4	5
5. I know the services in a bank.	18	5	4	3
6. I have knowledge about capitalization.	17	8	4	1
7. I can make calculations about capitalization.	10	15	3	2
8. I know the details about credit and a loan.	23	5	2	0
9. I know the types of loans.	20	7	1	2
10. I know the difference between credit and a loan.	21	6	2	1

As the results show the lowest knowledge before workshop teachers have got about how to prevent the budget hole. Teachers said that they've overall view, but don't know many specific ways the prevent the budget hole. Almost 70% said they know about this issue a lot or a little. That's why 30% respondents don't know it at all or not much. The highest result is given in question 8. concerned details about the credit and loan. The result is over 83% of teachers who know the issue a lot or a little. It's because many teachers have got credits or loans. Other results are on the same level, over 80% for a lot and a little.

### After workshop

Question	A lot	A little	Not much	Not at all
1. I have basic knowledge about planning income and expenditure.	29	1	0	0
2. I know income households and their origins.	28	1	1	0
3. I have knowledge about budget hole.	30	0	0	0
4. I know how to prevent the budget hole.	29	1	0	0
5. I know the services in a bank.	27	2	1	0
6. I have knowledge about capitalization.	30	0	0	0
7. I can make calculations about capitalization.	28	1	1	0

<b>8. I know the details about credit and a loan.</b>	27	3	0	0
<b>9. I know the types of loans.</b>	24	6	0	0
<b>10. I know the difference between credit and a loan.</b>	30	0	0	0

The growth of knowledge is noticeable. In three questions: 3,6, 10 concerned the knowledge about the budget hole; the difference between credit and a loan; the knowledge about the capitalization respondents in 100% said they know a lot the issue. The growth of knowledge is noticeable in each question, the average of the growth is about 15%-20%. All results are over 85%.

#### **The summary**

Firstly, the growth of knowledge about the financial literacy after the workshop is discernible. All the results are over 85% for „a lot” and „a little”. The average growth of knowledge for the questions is about 15%-20%. Teachers said that workshops like this one are very interesting and they meet their expectations. They said after the activities that they’re going to try new things, they learned. They also said that many ideas they’ve learnt (about the lessons plan), their going to use during their lessons.

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