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FLY - IN

Financial Literacy for Young Women

IO1: COURSE CURRICULUM

FLY IN – FINANCIAL LITERACY FOR YOUNG NEET WOMEN



TABLE OF CONTENTS

01

Description of the project

02

Course Description

03

Teaching Methods

04

Course Goals

05

Class Participation

06

Course Policy

07

Bibliography

08

Meet the team

DESCRIPTION OF THE PROJECT

The FLY-IN project is being implemented by five partners from Sweden, North Macedonia, the United Kingdom, Greece, and Cyprus that have gathered from all around Europe to work together for 2 years to develop an innovative training program for youth workers to provide tools to support them to train young women. The project is being implemented with financial support by the European Union's ERASMUS+ program.

Financial literacy means the capability to make effective decisions regarding the use of money. A financially literate individual is able to make intelligent judgments and make effective choices regarding the usage and management of money. It is the ability to understand and properly apply financial management skills. The aim of the project is to enrich young women's knowledge regarding basic financial literacy concepts, giving them the base on which they can build deeper financial understanding.

**The FLY IN project
has the following
objectives:**



- To develop an innovative training program for youth workers, to give them the tools, guidance, and proper support to train young women in Financial Literacy.
- To directly train youth workers in financial literacy who in turn will train young women, in order to enhance and further the future effect of those training [...]



COURSE DESCRIPTION

The aim of this course is to develop the skills and competencies that young women aged 25 and under need so that they can better their understanding of various financial concepts and recognise financial risks and opportunities to make better financial decisions.

The course contains five modules:

MODULE 1: SPENDING BEHAVIOR

MODULE 2: PERSONAL CREDIT

MODULE 3: SHORT TERM SAVINGS

MODULE 4: USING A PERSONAL BUDGET

MODULE 5: GOAL PLANNING



The entire program offers three (3) days of training, while each module's length is two (2) hours. The training is designed with high flexibility in regard to its delivery by partners from different countries. The languages of delivery are: English, Swedish, Greek, and Macedonian. The program can be delivered both online and in person with a physical presence. The course will be instructor-led and interactive, mainly discussion and group work based which will enable students to freely participate in its entirety.

TEACHING METHODS



The teaching methods that will be used for the implementation of the training program are:

- Instructor-led
- Interactive approach
- Coaching and mentoring
- Case studies
- Brainstorming
- Active learning methods incorporating experience-based learning
- Peer-to-peer group activities
- Project-based learning
- Challenge-based learning
- Simulations
- Videos

COURSE GOALS

Students who complete this course successfully will be able to:



- A** Understand the purpose
- B** Understand how to create smart goals and feel more confident in budgeting and handling money
- C** Recognize the function of using rational behavior patterns in order to save money for future needs.
- D** Understand the meaning and importance of the concept of a personal budget and develop budgeting skills
- E** Understand the concept of short-term savings and recognise the options regarding short-term savings
- F** Understand the concept of personal credit and why it is important to have a good Personal Credit Scoring.

CLASS PARTICIPATION

Previous preparation will not be required in order to take this course, seeing as though the program is focused on enhancing the basic skills and capacities of the trainees. The students will be encouraged to actively participate and engage in the training sessions and will be provided feedback on their work. The teachers will encourage relevant dialogue between students in order to solidify the knowledge of the students, and indirectly aid in the development of their speaking skills.

It is noted that all interactions in this training program will be civil, respectful, and supportive of an inclusive learning environment for all students.



COURSE POLICY



The best learning environment, whether in the classroom, studio, laboratory, or fieldwork site, is one in which all members feel respected while being productively challenged.

The FLY IN project team is dedicated to fostering an inclusive atmosphere, in which all participants can contribute, explore, and challenge their own ideas as well as those of others.

Every participant has an active responsibility to foster a climate of intellectual stimulation, openness, and respect for diverse perspectives, questions, personal backgrounds, abilities, and experiences, although instructors bear primary responsibility for its maintenance.

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MEET THE TEAM



INTERNATIONELLA KVINNOFÖRENINGEN I MALMÖ

The International Women's Organisation in Malmö (IKF Malmö) is a nonprofit organisation independent of religion and political ideologies. IKF Malmö functions as a meeting point and a platform for equality, democracy, and inclusion while it is developing workforces, skills, and networks.

The organisation has been working for foreign-born women in the region of Öresund since 1970. The International Women's Organisation in Malmö was a pioneer for other International Women's Organisations in Sweden and is a co-creator of Internationella Kvinnoförbundet, the international organisation at the national level.



innovation hive

INNOVATION HIVE

Innovation Hive is a private non-profit organization located in Greece, specialized in the fields of research and innovation. Our actions aim to enhance the economic and social cohesion of European societies while our goal is to find solutions to the new innovation challenges, achieve growth, sustainability, and maximize the impact on society.

The organization's philosophy in order to achieve these goals is based on co-creation methodologies and a quadruple helix approach. The engagement of stakeholders from industry, science, and society is aiming to create links between the businesses, academia, and civic actors in order to develop a combination of knowledge, skills, tools, values, and motivation. The final goal is to make a difference in local societies and to succeed at the highest level in the principles of social innovation concepts.

MEET THE TEAM



NATIONAL COUNCIL FOR GENDER EQUALITY

National Council for Gender Equality is a national grass-root multiethnic, multi-generational, creative, future-orientated network – membership organization committed to achieving gender equality, development, protection of women's / human rights and peace. NCGE was established in 1994 and has grown to be one of the biggest women's networks in North Macedonia. NCGE's network consists of local organizations and women from different ethnic, cultural and social background from urban and rural areas of the country. Since its establishment, NCGE has been implementing projects for women's empowerment with special focus on economic empowerment, political empowerment, empowerment of women from rural areas, women with disabilities, as well as women from ethnic minorities



STANDO

STANDO is a research and educational organisation, dedicated to the advancement of research and innovation and is, at the same time, an approved VET Centre (VET provider). It actively participates in the planning and implementation of national and international projects, aiming at providing innovative solutions that facilitate the development of people and the cohesion of societies. Its strength primarily lies in a highly qualified team and its extended network of international partners. For this project, the organisation will involve staff that are experts in dissemination, quality assurance, entrepreneurship fostering and innovation.

MEET THE TEAM



INOVA CONSULTANCY

Inova has been running since 2001 and provides consultancy services in the area of entrepreneurship and career development, with a focus on diversity and equal opportunities. In particular, our work has focused on supporting those who are under-represented or who face particular challenges to fulfil their potential in a professional setting. For example, we have worked extensively with young people and under-represented women such as migrant women and women in non-traditional fields such as Science, Technology, Engineering & Maths (STEM) and our director, Marina Larios, is president of WITEC, the European Association of Women in SET.



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This project has been funded with support from the European Commission. Its content and material reflects only the views of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein. Project number: 2020-1-SE01-KA202-077922