



**2021 EDUCATION FOR SUSTAINABLE DEVELOPMENT (ESD)
 STUDENT AWARD PROPOSAL FORM**

Complete this form in English. **Submit completed form as an email attachment to Judith Wagner at jwagner@whittier.edu and Adrijana Visnjic Jevtic at adrijana.vjevtic@ufzg.hr**
 Be sure to read the award announcement and other information about competition requirements before completing the form.

Deadline: March 8, 2021

Title of the Project	Finaktivci
Authors(s) of the Project <i>(Indicate whether each author is an undergraduate or graduate student)</i>	Anja Kočiš
Email of the corresponding author	anjaakocis@gmail.com
College or university <i>(Provide evidence of student status, such as photocopy of student ID card.)</i>	
Name, title, and signature of faculty member supervising your project	doc.dr.sc. Adrijana Višnjić Jevtić
OMEPE national committee	Croatia
Signature of OMEPE national committee president	
Participants	# Children _____103_____

	# ECE students _____ # Families _____103_____ # Teachers _____
Target group: Children (age <u>5</u> to <u>8</u>)	
ABSTRACT (Briefly describe your project. Include relevance to one or more components of sustainability (environment, economy, and/or equitable and just society) AND to SDG 4.7). Maximum 250 words.	
<p>"Finaktivci" is the name of the project through which financial literacy workshops are conducted, and the need of the project is based on the fact that in today's society exist very few opportunities for financial education. The solution to financial illiteracy can be found in the "Finaktivci" program, the first phase of which was conducted and completed in 2020 with the help of European Union grants from the European Solidarity Corps program. A total of 103 children-participants of the program from all over Croatia, mostly from Međimurje County, were registered. There were 70 children between 7 and 8 years of age, while 33 of them were between 5 to 6 years of age. In the context of promoting a culture of non-violence, diversity, gender equality, acceptance of minorities, the project "Finaktivci" includes the possibility of participation of the Roma minority. We place special emphasis on social inclusion, imprimis of children and then of other young people, regardless of the country they come from, as well as the religion to which they belong, and any cultural difference will be warmly accepted and respected without discrimination. What makes this program memorable and for what it will be remembered is its effectiveness during 2020 and the coronavirus pandemic (COVID-19). Namely, due to precautionary measures and following the same, "Finaktivci" took place online, via the e-classroom. Children were able to learn carefree from the comfort of their own home and with the help of their parents they could participate in educational workshops. The e-classroom consists of 5 modules and more than 30 video lessons in which important topics in the area of personal finance are explained to children in an understandable way. In order to influence the environment with our own habits, we decided to award the participants an E-certificate in digital edition at the end of the program.</p>	
Project objective(s)	Raising awareness of the importance of financial literacy and education among citizens, especially parents, during the 8 months of the project duration. The goal will be achieved by conducting online educational activities for children, but also for parents who will be educated on how to encourage the child to develop healthy financial habits in their own household.

	<p>Developing the cognitive and creative skills of the children-participants (5-8 years of age) during the 8 months of the project duration. This goal will be achieved by presenting a free virtual e-classroom in which children in a creative way, from their home, will be going through modules consisting of educational video lessons accompanied by various work materials, quizzes and similar games which help repeat the knowledge acquired in a particular video lesson. The development of intellectual skills will be particularly influenced by the various practical tasks that participants will receive from the lecturers from e-classroom, such as making their own piggy bank or their own wallet.</p> <p>Developing psychosocial skills of the children-participants during the 8 months of the project duration. In recent times, this goal is becoming increasingly more important given that the closure of schools due to anti-epidemic measures has been shown to affect the deterioration of mental and social skills in children, and has especially limited the development of children aged 5 to 8, development of who is greatly influenced by the following activities: going to kindergarten / school, learning, working with teachers / educators and hanging out with friends. The online e-classroom will encourage them to pay attention to learning about important skills that are crucial later in life, while the lecturers make sure to meet the individual needs of each participant of the e-classroom. In addition, each participant at the end of the completed program will acquire a certificate which encourages the development of self-confidence of the child.</p> <p>Developing through all activities a quality and long-term basis that will enable all workshop participants to wisely manage their money in the future, achieve their life and financial goals and achieve financial stability.</p>
Project outcome(s)	<p>Upon completion of the program, it is expected that in 2021 more than 200 children from the Republic of Croatia, mostly Međimurje County, will pass through the e-classroom, given that promotional activities will</p>

be focused on that area. Upon completion of the e-classroom, participants will acquire a certificate of financial literacy that confirms their knowledge of what money is, how parents make money, how they can make money, what responsibility means, what role education plays in life, how to save money and how to spend rationally when buying candy. Also, it is expected that during the 8 months of the project duration, online educational forums for parents will include a minimum of 50 parents. Blogs, intended for parents, that will be encouraging the development of awareness and education will be published on the program's website, and the plan is to publish a total of 8 blogs, which will be promoted through various online promotional channels of the program. At the end of the program, it is planned a holding of a public forum (online or in person, depending on epidemiological conditions) to emphasize the importance of using budgetary allocation in the implementation of this program, along with quantitative and qualitative results of all activities. In comparison with the expected results of the project, almost all the expected results were achieved. 103 children (participants) from Međimurje County, but also from other counties of the Republic of Croatia participated in the project. After positive and constructive criticism of parents at the end of each module, we got the impression of the need of such a project, thinking and solving the problem itself. The children sent us a lot of their work, completed tasks and were thrilled with the making of the piggy bank. In addition, excellent results were confirmed by a survey at the end of the project.

DESCRIPTION OF THE PROJECT (Maximum 4 pages)

"Finaktivci" is the name of the project through which financial literacy workshops are conducted, and the need of the project is based on the fact that in today's society exist very few opportunities for financial education. Financial literacy is knowledge and understanding of financial concepts and risks and it includes skills, motivation, self-confidence to apply such knowledge and understanding, with the aim of making effective decisions in a number of different financial contexts in order to improve the financial well-being of individuals and society and enable participation in economic life. In modern everyday life,

which is greatly influenced by the financial world with its various financial products, financial literacy is a mental process that never stops in one's life, and it is best, according to experts, to start the process at the earliest stages of childhood, when the human brain absorbs the most information. Financial illiteracy is an epidemic of ignorance that is spreading, not only in Croatia, but throughout the whole Europe. In today's world, every person has a wide spectrum of options to choose from, and financial literacy is what enables people to make informed decisions about their own money. The wisdom of money management is important for the individual, but also for the whole family and society. It is important to learn to manage money, so that money does not manage people. The mission of the project "Finaktivci" is to raise awareness of the importance of financial literacy and provide children with the opportunity to develop intellectual abilities, critical thinking skills and teach them basic simple concepts of financial literacy by creating a quality and long-term basis on which they will be able to develop independently after the project in their further education. The target group of the project are parents of children of preschool and school age, while the end users of the project are children from 5 to 8 years. The „Finaktivci“ program is characterized by its uniqueness, innovation that brings added value to the community and by creativity that is achieved thanks to the members of the team working on the program. Namely, Croatia at the moment has only financial education programs that are focused exclusively on young high school students and elderly. It is imperative to mention that these programs have a relatively weak effect on encouraging young people to educate themselves about personal finances. Furthermore, at that age it is already too late to change certain life habits. It is considered common knowledge that the human brain "absorbs" the most at the age of 5-8, and after that a decrease in the capacity of absorbing information in an average person is noticed. The fact that such new solutions are being implemented for this burning social issue, while focusing on hitherto neglected target groups, represents a significant indicator of innovation. Since the subject of personal finance does not currently exist in Croatian schools, the "Finaktivci" program seeks to encourage the system to enact a reform that will tackle the problem of financial illiteracy, which is a truly complex and burning social issue regarding the whole world. The innovation of the program is also found in the way the target group is involved in the project. The virtual e-classroom that will be created as part of the program is unique not only in Croatia, but in the entire Europe. In addition to being an appropriate response to epidemiological measures that, unfortunately, limit the possibility of cognitive and psychosocial development of children, e-classroom functions in the same way as real classrooms in school, VAK method is applied in all lessons and personalized contact lecturers between lecturers and students is achieved. In this way, the potentials of the target group, parents and children, are strengthened and are given the ability to

grow. VAK is a popular pedagogical approach centred on the uses of three main sensory receivers: Visual, Audio, Kinesthetic (movement) to determine the dominant learning style of an individual. The "Finaktivci" program achieves great lasting benefits for the target group and contributes to their social recognition. Specifically, the children-participants of the workshops develop creativity, cognitive ability and psychosocial skills, and thus gain a realistic basis on which they will be able to develop independently after the project in their further education. A special emphasis is made on the development of the child's self-confidence, social skills, communication and logical thinking. Through online forums, parents are given the opportunity of education on how to encourage the child to develop healthy financial habits in the household, which also creates added value for parents and affects the growth of their self-confidence in raising children, which is an imperative factor. Innovation also lies in the imagination, creativity and courage of the whole idea. It is certainly worth mentioning that the cooperation of various highly educated people who bring a variety of competencies and scientific expertise in the field of education, has been achieved in the program.

Relevance to future learning and work. Briefly describe how you plan to use what you have learned from this project in your future academic or professional work. **(Maximum 150 words)**

Due to the innovation, "Finaktivci" is considered not just a project, but a sustainable program of financial literacy - educational workshops with which we will continue in the future. After the already mentioned 1st phase, considering the coronavirus pandemic (COVID-19), the 2nd phase is planned and it will be carried out in Međimurje County, in each municipality. All this is planned due to the positive criticism at the end of the phase 1 of the project. Our plan for the near future is to open a small school of financial literacy - "Finaktivci". Furthermore, I will benefit from the project in the context of my bachelor's thesis at the University. I am eager to gain a foothold in my career through this project, especially because my plans for the future include providing financial education for children of an early age.