



#FLIGHT



Financial Literacy for Investment, Growth,
Help and Teamwork



Co-funded by the
Erasmus+ Programme
of the European Union

INVESTMENT, FINANCIAL LITERACY & SELF-EFFICACY CURRICULUM

Developed by We Are Entrepreneurs ApS



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Programme Synopsis

In our rapidly shifting digital world, understanding finances is more crucial than ever. The EU aspires for its citizens to possess financial knowledge that not only helps in personal wealth management but also protects from modern threats. This course is designed to empower participants with a comprehensive understanding of the financial landscape, risks, opportunities, and methods of protecting personal assets.

After this training, participants will be able to:

- Define the core components of financial literacy;
- Recognize the various investment avenues and their risks;
- Implement methods to safeguard personal finances;
- Discern the mechanics of modern banking;
- Understand taxation and its implications;
- Develop strategies to boost self-efficacy in financial decisions;
- Protect assets from digital threats.

Programme Duration

The course follows the European Credit System for Vocational Training (ECVET) principles. 1 (one) learning credit is equivalent to 27 academic hours.

Programme Content

The course encapsulates 1 (one) learning credit covering theoretical and practical aspects of investment, taxation, cybersecurity in finance, banking mechanics, personal financial management, and tools to enhance financial self-efficacy.

Curriculum plan

No.	Title of topic (subtopic)	Academic hours
1.	Basics of Investments	2
2.	Types of Investment Avenues (Stocks, Bonds, Real Estate)	2
3.	Personal Finances & Budgeting	2
4.	Understanding Taxes and Tax Benefits	2
5.	Banking: Traditional vs. Digital Banking	2
6.	Cybersecurity in Banking & Finance	2
7.	Risk Management and Portfolio Diversification	2
8.	Introduction to Financial Self-Efficacy	2
9.	Importance of Financial Literacy	2
10.	Strategies for Safe Online Transactions	2
11.	Retirement Planning & Pensions	2
12.	Role of Technology in Modern-day Investments	2



13.	Navigating Financial Markets and Economic Indicators	2
14.	Review and Future Trends in Investment	1
	In total:	27

Lecturers, depending on the rapidly evolving financial market and technological changes, have the flexibility to tweak the curriculum while adhering to the total course duration.

18 academic hours may consist of lectures, tutorials, and learner performance assessments, with the remaining 9 hours reserved for independent study.

Teaching process Modes of instruction can be:

- Contact (classroom)
- Distance
- Blended

Teaching and learning methods

The teaching approach emphasises active learning, combining traditional methods like lectures and demonstrations with modern techniques. Methods such as case studies, real-time stock market analyses, brainstorming sessions, interactive discussions, and practical exercises are emphasised, especially given the practical nature of financial literacy.

The training programme provides general competences

Competences	Description of competences
Communication	Ability to interact, understand, and convey financial concepts.
Cognitive	Embrace financial literacy and experience the benefits of informed financial decisions.
Social	Collaborate and engage in financial discussions with awareness and responsibility.
Personal	Cultivate self-awareness in financial decisions, honing critical thinking.
Digital	Skillfully use digital platforms for banking, investment, and financial research.
Financial literacy	Acquire the knowledge to understand and make informed decisions about personal or communal finances.

Requirements for lecturers

Lecturers should possess a university degree in finance, economics, or a related field, relevant experience, and proficiency in using digital platforms.

Expected professional competence(s)

Financial literacy, digital proficiency, investment strategies understanding, and strong self-efficacy.



Assessment of competences

The assessment approach is flexible, with the instructor deciding the most suitable methods like presentations, written exams, portfolio reviews, or practical exercises.

Methods of (in)assessing the competences

Assessment might comprise portfolio analyses, reflections on investment strategies, peer evaluations, online financial quizzes, etc. Tools from the #FLIGHT project could also be adapted for this course.

Educational materials and technical tools used to run the programme

Educational material

No.	Title of training material	Links
1.	FLIGHT Cybersecurity and Banking slides	FLIGHT Cybersecurity and banking.pdf
2.	FLIGHT Personal Finance and Investment slides	FLIGHT Personal Finance and Investment-1.pdf
3.	FLIGHT Taxes in Denmark slides	FLIGHT Danish Private Tax.pdf
No.	Other resources	Links
3.	Investment Basics for Beginners	https://www.moneyhelper.org.uk/en/savings/investing/investing-beginners-guide
4.	Understanding Taxation and Its Impacts	https://www.investopedia.com/terms/t/taxation.asp
5.	Digital Banking and Cybersecurity	https://cipher.com/blog/10-personal-cyber-security-tips-cyberaware/
6.	Building Self-efficacy in Financial Decisions	https://www.sciencedirect.com/science/article/pii/S016748701500094X
7.	Modern Investment Platforms (obs. best to choose a local platform)	https://www.publicfinanceinternational.org/trading-plaforms-europe/

Technical measures

Computer/smart device, remote working environment, interactive whiteboard, video display tools.



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